

# A guide to charging for Adult Social Care for people living at home 2020-2021

Including an invitation to request  
a financial assessment



[www.conwy.gov.uk](http://www.conwy.gov.uk)

Assessment Application Form. You will need to complete and return the Financial Assessment Application Form with supporting evidence requested on that form within 15 days of the date you signed the invitation request. If you are unable to provide the required Financial Assessment

# Introduction

**The non-residential charging policy is the way we work out if you need to pay for social care and, if so, how much you have to pay.**

**We follow Welsh Government guidance for charging people for services that help them live independently at home -**

- The maximum amount from the 1st April, 2019 that we can charge you for social care is £100.00 per week
- If your capital which includes savings/investments/ownership of land/property (not including the property you live in) exceeds £24,000 (6<sup>th</sup> April 2020), you will have to pay the full cost of your social care up to a maximum of £100.00 per week
- If you choose not to disclose, or fail to disclose your financial circumstances in a Financial Assessment you will have to pay the full cost of your care up to a maximum of £100.00 per week
- You may be entitled to up to 6 weeks free social care if provided by the Intake or Dementia Team. Please ask your Social Worker for more details

## **What services does the non-residential charging policy cover?**

**The following services come under the non-residential charging policy -**

- **Home care** - practical support and personal care in your home
- **Day care** - social activity away from your own home
- **Community living support** - support with day to day activity if you are under 60
- **Short term residential/nursing care** - i.e. stay not exceeding eight weeks.

## **How do you decide if I have to pay towards the cost of my care?**

We do this by carrying out a 'means tested' assessment of your financial circumstances. This is called a Financial Assessment and on pages 5/6 there is an invitation for you to complete and sign to request a Financial Assessment if your circumstances or care needs change. This

Application and evidence within 15 days, an extension of this deadline may be considered in certain circumstances. You can request an extension either by telephone or letter by contacting the Financial Assessment Officer (details on page 4). If you fail to provide the Financial Assessment Application within 15 days, or at the end of any extension period you will be charged for your care up to a maximum of £100.00 per week.

You may also choose to nominate a person to help or deal with this for you, this could be a relative or friend. If so please let us have the name and address of the person you have chosen on Page 6.

We can arrange an appointment with a Welfare Rights Officer to complete the Financial Assessment Application and carry out a welfare rights benefit check to make sure you are claiming everything you are entitled to. Please speak to your Social Worker who will arrange this for you.

You can ask for a review of your Financial Assessment at any time, for example if your process is also used to establish the amount you would contribute towards Direct Payment Services. For further information regarding this, please refer to the leaflet called 'Information on direct payments for service users and carers in Conwy'

<https://www.conwy.gov.uk/en/Resident/Social-Care-andWellbeing/Adults/Paying-for-care/Direct-Payments-Social-Services---Arranging-your-own-support-and-services.aspx>

or contact: Postal Address;  
PO Box 1, Conwy LL30 9GN

Visit us at;  
Coed Pella, Conway Road  
Colwyn Bay LL29 7AZ

## **You will not be charged for Social Care Services if you-**

- are getting help under Section 117 of the Mental Health Act 1983
- are entitled to short term enabling care

## **What income will be taken into account in the financial assessment calculation to work out my charge for social care**

**All Department for Work and Pensions benefits and pensions (unless disregarded please see below)**

- All Private and Occupational Pensions
- All Trust Fund income (including Personal Injury Trust Fund Income)

You will need to provide written evidence of your income in order for the Financial Assessment to be carried out.

### **What income/capital is disregarded in the financial assessment calculation to work out my charge?**

- All earnings
- War Pension or War Widows Pension
- Child Benefit
- Universal Credit and/or Council Tax Benefit
- The equivalent amount of your mortgage or rent
- The cost of privately contracted personal care, if you have been assessed as needing it.
- Maintenance payments as appointed by the Court
- The cost of a care line if this is being paid by you
- Certain Bonds that hold a life insurance element
- Disability Living Allowance (DLA) and Personal Independence Payment Mobility Component

### **If you are a member of a couple and you wish to be assessed as an individual, the following will be disregarded in the financial assessment**

- 50% of all benefit provided for joint use (e.g. Income Support)
- 100% occupational pension in your partner's sole name
- 50% of capital/savings held jointly
- 100% of capital held in your partner's sole name
- 100% of partner's earnings
- 50% of rent, council tax or mortgage
- 100% of all benefits provided in your partner's sole name, (e.g. Attendance Allowance, Disability Living Allowance, Personal Independence Payment, Carers Allowance, Retirement Pension)

### **How will I know how much I will have to pay?**

We will write to you with the outcome of your Financial Assessment and explain how the calculation was made. The notification will tell you the result of your assessment and show the date that any contribution will start. If you are required to contribute towards your care we will send you an invoice to pay every four or five weeks. The easiest way to pay is by direct debit. Further details on how to pay will be on the back of the invoice or on the web site

[www.conwy.gov.uk/sundryincome](http://www.conwy.gov.uk/sundryincome)

If you do not pay your invoice within 14 days we will send you a reminder. We will continue with the recovery process until the invoice has been paid.

### **What happens if I disagree with the amount you say I will have to contribute to towards my care or cannot afford it?**

If you think we have not worked out the amount you have to pay correctly, you can ask us to look at it again. You should write to the Financial Assessment Office details on page 4 giving full details. Your assessment will then be looked at by a different Financial Assessment Officer and you will be informed in writing of the outcome.

If on the other hand you cannot afford to pay the contribution for your care, for example you have additional expenses in relation to your disability/illness you can apply for a review of your charge. We may in certain circumstances reduce your charge or provide the social care

service for free. To apply to have your charge reviewed you will need to request a Review of Charges Application Form which is available from the Financial Assessment Office - details below. The application will be considered by Review of Charges Panel who will inform you or your representative of the outcome in writing. If you are unhappy with the decision you have 5 working days to Appeal the Review of Charges Panel decision in writing to the Director of Social Services Housing Benefit and/or Council Tax Benefit and an Appeals Panel will then look at the case again and inform you of the outcome in writing.

## How do I make a complaint?

If you think something has gone wrong, we want to know so that we can try to put it right. Our complaints procedure is easy to use and helps make sure we give equal service everywhere. You can get more information about how to complain from our leaflet called 'How do I complain or comment? You can get this from any Conwy County Borough Council Office or web link

<https://www.conwy.gov.uk/en/Council/ContactUs/Contact-the-Council/How-to-make-a-complaint.aspx>

## Contact details of the Financial Assessment Office

Revenues & Benefits Department

Postal Address;	Visit us at;
PO Box 1	Coed Pella
Conwy	Conway Road
LL30 9GN	Colwyn Bay
	LL29 7AZ

Phone: 01492 574122 Fax: 01492 574160

Email: [fao@conwy.gov.uk](mailto:fao@conwy.gov.uk)

BT Text Relay: 108001 01492 574122

We also have access to a language line which is a 24 hour telephone interpreting service

Senior Financial Assessment Officer  
Rhian Wyn Roberts

## Useful addresses

Citizens Advice Bureau

Eryl Wen, Eryl Place,  
Llandudno LL30 2TX

Telephone number 0844 4772020

Age Cymru (Age Concern)

North Wales Central Office

12 - 14 Hall Street  
Denbigh LL16 3NV

Telephone number 01745 816947

## List of Conwy County Borough Council hourly charges from April, 2020 to March, 2021

### If you have savings or investments of below £24,000 -

- £18.00 an hour for care at home during the day; and
- £18.00 an hour for care overnight

## Day services

### If you have savings or investments of below £24,000 -

- £19.46 a full day
- £9.73 for half a day

### If you have savings or investments of over £24,000 -

- £35.64 a full day
- £17.82 for half a day

If you go to a day centre, there is a separate charge for meals which should be paid daily. You will not be charged more than the actual cost of providing the service. Your charge is usually based on the number of hours care you actually receive or your assessed care plan.

Due to a change in legislation by the Welsh Government in all cases from the 6<sup>th</sup> April, 2020 the maximum charge that can be made by Conwy County Borough Council is £100.00 per week per individual.

# CONWY COUNTY BOROUGH COUNCIL

SOCIAL SERVICES AND WELL-BEING (WALES) ACT 2014

PLEASE COMPLETE PAGES 5 AND 6 IN ORDER THAT YOU ARE CHARGED THE CORRECT AMOUNT FOR YOUR SOCIAL CARE SERVICE. DETACH FROM THIS BOOKLET AND RETURN

TO THE FINANCIAL ASSESSMENT OFFICE.

Postal Address; PO Box 1 Conwy LL30 9GN

Visit us at; Coed Pella Conway Road Colwyn Bay LL29 7AZ

**Your Name**

**Address**

**Telephone Number**

**1 An assessment has been undertaken of your eligible Social Care needs and that assessment has lead the Council to offer the following services for which we will charge you:-**

Home Care  Day Care  Community Living Support

Short term residential/nursing care

**Other - Please specify**

**2 The booklet that accompanies this invitation contains:** • the Council's

Charging Policy for non-residential services;

- details of charges which the Council may impose for certain services;
- details of maximum weekly charge per individual that the Council is permitted to charge i.e. , maximum of £100.00 per week per individual;
- the details of the process we follow to assess your finances, including what documentation we will ask you to produce and in what format we require it;
- details of the persons in the Council you can contact if you require any additional information or assistance;
- details of your rights to ask a third party to assist you or to act on your behalf in respect of all or any of the financial assessment process as well as details of independent organisations in this area which can offer that support of assistance.

Please note that you need to provide us with completed financial assessment document within 15 days of date of your request. In certain circumstances we may be able to agree an extension to this deadline. Please contact us as soon as possible if you need an extension. If you require any assistance in completing the financial assessment form, please contact us and we can arrange a home visit if you prefer. Please note that if you fail to return the completed financial assessment form, we will continue to provide the services but we will charge you up to the maximum of £100.00 per week per individual.

**Please note that you may require a new financial assessment if**

- there is a change in your income or capital;

- we may make a change in the amount you have to Pay if;
- there is a change in the Way the Authority undertake The financial assessment;
- there is a change in the guidance issued by Welsh Government on how we should undertake a financial assessment;
- we have made a mistake in your financial assessment.

**Could you please complete the following, deleting what is not appropriate:-**

I would like assistance in Meeting the cost of my Care and will supply full details of my financial circumstances **YES/NO**

I wish to pay the Standard charge for my Care but if my circumstances change I realise I can request a financial assessment in the future **YES/NO**

Would you like A member of your family/friend/carer to be involved in your Care arrangements? **YES/NO**

**If YES, can you give their name, address and telephone number-**


I Understand that I should not get Rid of any property, assets or financial resources for the purpose of reducing my ability to pay for Services I receive. If I do so, you Can count these resources as though I still Own them.

When you sign this form you are confirming that you Understand the contents of this Letter and that There will be a charge for the social care service. If you are unable to understand that you can ask a solicitor, friend, family, member of staff at Social Services to help you.

<b>Signed</b>
<b>Date</b>
<b>Signature of Representative</b> if applicable
<b>Date</b>
<b>Name of Representative</b> if applicable
<b>Relationship to the person receiving the social care service</b>