

Care and
Support in
Knowsley

Fairer Charging

Information about how we decide how much you need to contribute towards the cost of the care and support that you receive at home.



Knowsl@y Council

What is Fairer Charging?

Knowsley Council have a Charging Policy for Non Residential Care Services. You can view the policy on line at:

www.knowsley.gov.uk/pdf/Fairer-charging-policy-2010.pdf
or ask us to send you a copy.

The policy explains how we work out what adults can afford to pay towards the cost of the services they receive.

Does everyone have to pay?

Some people will be entitled to free services because their income is low. There are also some circumstances where the government says you don't have to pay. These include:

- You suffer from Creutzfeldt Jacob Disease
- You are subject to Section 117 of the Mental Health Act 1983
- You are under the age of 18 years
- Your services are defined as continuing health care

Some people will be asked to pay a weekly charge towards the cost of their care.

You will have an assessment of your finances to work out how much you can afford to pay towards the cost of your care.

What happens if I do not want to tell you about my finances?

If you choose not to have an assessment then you will be asked to pay the full amount towards your care.

What happens when I am assessed?

We will contact you and will arrange to come and see you in your home. We can arrange a time to suit you so that a friend or family member can be with you when we visit.

We will ask you to give us some information to help us work out what you should pay. We will tell you the type of information that we need when we arrange your home visit.

We will need to know:

- Your personal details
- Next of kin (spouse, children)
- Information about your benefits
- Information about your savings/investments
- Information about your pension
- The cost of your housing (mortgage or rent payments)
- The cost of any disability related expenditure

What is disability related expenditure?

This means things you have to pay for because of your care needs. You will have already discussed these needs with your Care Manager and they should be included in your care plan. They can only be taken into account if you receive what is called a qualifying benefit.

The following things may be considered as disability related expenditure:

- Extra heating costs
- Extra metered water costs
- Special dietary requirements
- Extra loads of laundry
- Continence issues
- Special equipment maintenance
- Mobility costs
- Extra personal care
- Cleaners
- Wear and tear of clothes and bedding

These are just examples. There may be other things which could be included and we may need to ask you to keep receipts to show how much you are paying.

What are qualifying benefits?

These are either disability living allowance or attendance allowance. During the visit we will talk to you about your income and benefits to see if you are entitled to more help. If you are, we can help you to make a claim or support you to access help and advice about other services.

If your circumstances change you can contact us and ask us to check that you are receiving all the benefits that you are entitled to at any time.

Are housing costs taken into consideration?

Yes.

We deduct expenses in relation to:

- Rent and Council Tax, unless these are covered by Benefit.
- Mortgage payments unless covered by Income Support

Are there any other things the assessment looks at?

Yes, the assessment looks at other things like:

- Savings and investments
- Any property you own but don't live in

How is my payment worked out?

There is a 4 step process to work out what people pay toward the costs of their care:

Step 1 We work out your weekly assessed income

We look at all the money you have coming in and then look at what you have to pay out for housing and disability related expenditure.

Step 2 We work out what you need to live on each week

We then work out what you need to live on each week by looking at what the basic government income levels are and we add a further 25% to this.

Step 3 We work out the weekly cost of your care

Then we look at what the cost of your care is each week including:

- Home care
- Day care
- Direct Payments
- Community Support packages
- Supporting People packages

Step 4 We will work out what you can afford to pay

We calculate your weekly payment and tell you what you need to pay. We will show you how we worked it out.

When do I find out what I have to pay?

In most cases you will not have to pay until after your Financial Assessment visit has been completed. We will confirm the charge in writing and this letter will tell you:

- How much to pay
- When to pay
- How to pay
- How we worked out your payment

If we are unable to arrange a visit because we cannot contact you we may have to charge you the full amount of your care.

How do I pay?

- By Standing Order
- By Cheque - payable to Knowsley MBC and sent to the address at the end of this leaflet.
- By cash, using the kiosks at any of our One Stop Shop Offices
- By Direct Debit.

What should I do if I disagree with the assessment or need more information?

There is a review and appeals leaflet that we can send to you.

If you do not understand how we have worked out your charge, or you do not agree with the amount that you have to pay, you can ask us to explain the calculation or send a statement of reasons to you. You can ask for the assessment to be reviewed. You will have to make a request in writing within one calendar month of the decision telling us why you believe the assessment is wrong.

A Senior Officer will look at the assessment again and tell you if it is correct or if it needs to be changed.

We aim to review your assessment within 10 days of receiving your request for review or arrange a home visit if we need more information from you.

If you are still unhappy you can appeal to the Director of Health and Social Care. You need to write to us and tell us why you believe the assessment is wrong.

The Director of Health and Social Care will respond to your appeal within one calendar month.

It is important that you continue to pay whilst your appeal is being considered.

What should I do if I am not happy with the care that I am receiving?

Contact us and we will arrange for a Care Manager to speak to you about your care package and review it if necessary.

We aim to review your care package within 10 working days

What should I do if my financial circumstances change?

If there are any changes to your benefits or income you must inform us so that we can work out your correct payment.

Contact details are provided on the next page.

What happens if I don't pay?

There is an arrears recovery policy which will start if you do not pay.

If you get behind with payments or you are struggling to make your payments you need to contact the Specialist Income Team on **0151 443 4455** and they will try to help you. If you need more information or would like to see a copy of the arrears recovery policy, please contact the Specialist Income Team on the number above.

Other helpful organisations

If you need help or advice, centres such as the Citizens Advice Bureau can represent you and help you to understand the Financial Assessment.

You can find addresses for these organisations in the business section of The Phone Book, the Thomason Local Directory, the Yellow Pages, at a library or on the financial advice pages under the residents' section on our website at www.knowsley.gov.uk

If you would like this information given to you in another way, for example in large print, Braille, in another language or on CD contact us on **0151 443 4042**.

Contact us

Post: Benefits Section / Specialist Income Team,
Municipal Buildings,
Kirkby,
Merseyside,
L32 ITX

Telephone: **0151 443 4234** to request a visit or query
a fairer charging assessment.

0151 443 4455 to query a payment.

Email benefits@knowsley.gov.uk

Or you can call into any of our **One Stop Shops**