



# Paying for care

## Non-residential care services

Home Care, Day Care, Supporting People, Supported Living and Direct Payments

### Non residential care services

This leaflet gives information on charges for non-residential care services. We have another leaflet which explains the charges for residential and respite care. Non-residential care includes services such as home care, day centres, direct payments, transport, meals, disabled facilities grants, adult placement schemes and supporting people.

Each year the Government sets the limits on the amount of savings you can have before you need to pay towards your services. When we refer to these limits in this leaflet they are marked in **bold text**. The current limits are on page 4.

Everyone receiving these services should have a financial assessment to assess whether they have to pay a contribution towards the costs of care. If you have savings of more than **the upper capital limit**, we will expect you to pay the full cost of your care.

This leaflet aims to help answer some of the questions you may have, how the charges will be met and how much you are expected to pay.

### Getting help

Every person has different financial and personal circumstances and therefore the leaflet cannot cover every situation that might arise. If you have any questions that have not been answered please contact your Social Worker or our Customer Finance team at Bedford (see last page of his leaflet).

You may also consider getting independent advice about your situation from a local advice agency e.g. Citizens Advice Bureau, Age UK or MENCAP.

### Why have a financial assessment?

When you receive services we are required to financially assess whether you have to pay any contribution towards the costs of that service. This financial assessment takes into account your income, savings and outgoings. The amount of contribution will depend on your financial circumstances and ability to pay.

How much you contribute will depend on:

- Your income and savings
- How many hours of care you receive
- Whether you have a disability
- Your outgoings

- Whether you are single or part of a couple

We provide welfare rights advice to ensure that you claim all of the benefits you are entitled to. We have a team of Financial Assessment Officers who will advise if you can claim extra benefits and assist you to complete the financial assessment form. Where we identify that you could be entitled to additional benefits we can refer you to the Citizens Advice Bureau for support to claim them.

### How will I be financially assessed?

When you receive services our Financial assessment officer will contact you regarding an appointment to complete a financial assessment form. The Financial Assessment Officer will advise you regarding benefit entitlement and assist you to complete the form. If you wish, you can have someone with you when we visit – a carer, relative or friend for example.

### How we work out the amount you have to contribute

If we have assessed you as needing services and you have more than **the upper capital limit** in savings (not including the value of the property you live in), we will expect you to pay the full cost of services. If you are part of a couple and savings are in joint names we would normally assess you as having 50% share in those savings. We do not take into account the savings/capital of the person who is not receiving services.

If you have less than **the upper capital limit** in savings, the amount we will assess you to pay towards the cost of your services takes account of your weekly income and a 'tariff charge' on any capital you may have above **the lower capital limit**. The financial assessment also takes into account

property-related household expenses and extra expenses you might have because you are elderly or disabled – these are called disability-related expenses.

### Savings or capital

We will need to have details of your savings and capital. This includes bank and building society accounts, National Savings accounts, Income Bonds, Savings Certificates, Premium Bonds, all stocks and shares, PEPs, ISAs and so on. We also need information about any property you own that is your main residence and any property you own that is not your main residence.

### How we work out your charge (assessed weekly contribution)

To work out your assessed contribution we add the following together:

- Your weekly income such as pensions and state benefits, but not earnings from paid employment. We take most state benefits into account. We do not take into account the mobility part of disability living allowance and working tax credits, for example. Please contact us for a full list of benefits and income we take into account.
- A weekly 'tariff income' charge on capital and savings over the **lower capital limit** but below the **upper capital limit** (at a rate of £1 a week for every £250 (or part of):

We then take away allowances for the following:

- A basic living allowance. This is the basic amount of either Pension Credit or Income Support plus 25%
- Property-related household expenses, such as rent, mortgage and council tax
- Disability-related expenses (if you are in receipt of qualifying disability benefits). These are the extra costs

you have to pay because of your disability or ill health. For example, payments to carers or someone to help you around the home.

The final figure will be your 'disposable' income. The disposable income is your assessed contribution towards the cost of your services, but the amount we ask you to contribute will never be more than the full cost of your service.

### What Disability Related Expenses are taken into account?

Disability related expenses are the costs you may have because of your age, disability or medical condition. The following list includes the sort of items we can include:

- Community Alarm System
- Extra costs of heating
- Reasonable cost of cleaning or help around the home
- Extra clothing or footwear

### How can I pay my assessed contribution?

Invoices will be sent to you on a 4 weekly basis. The easiest way to pay is by Direct Debit which can be arranged by telephoning **01234 718071**.

Payment can also be made in the following ways (in all cases please quote the invoice number):

- **POST** to Bedford Borough Council, Borough Hall, Cauldwell Street, Bedford MK42 9AP. Cheques and Postal Orders should be crossed and made payable to Bedford Borough Council.
- **CREDIT/DEBIT CARD** payments may be made over the telephone 24 hours a day on **01234 718061**. Please have your credit card ready to quote your account number and expiry date or

visit our website **www.bedford.gov.uk** and select electronic services.

- **ON LINE BANKING** you will need sort code 60.02.13, account number 62288849. Please quote either the invoice or customer number as the reference.

### What if I am not satisfied with the amount I have been assessed to contribute?

If you feel that the amount we are asking you to contribute is unreasonable or that your personal circumstances are not properly shown in the financial assessment, you may ask us to review the financial assessment.

If you are not satisfied, you have the right to do one or all of the following:

- Ask us to withdraw a service; or
- Appeal.

You should tell us as soon as possible about any changes in your financial circumstances, as these may affect your contribution. For example when your savings go down or income increases. We will recalculate the amount you have to contribute each year in line with increases in state benefits and allowances.

### Help and information

If you wish to contact our Customer Finance Team, about the financial aspects of adult care services, call the Customer Finance Team at Borough Hall on 01234 718833.

## Table of financial information from April 2015

the lower capital limit	<b>£14,250</b>
the upper capital limit	<b>£23,250</b>

## Safeguarding adults

Abuse is mistreatment by any other person that violates your human and civil rights. Bedford Borough Council is committed to safeguarding vulnerable adults from abuse (SOVA). If you are being abused or suspect that someone you know may be the victim of abuse contact our Safeguarding Team on Tel: 01234 276222. Your concerns will be taken seriously and will receive prompt attention.

## Having your say

We would like you to tell us how you think Bedford Borough Council's Adult Social Care services have worked for you and what you think of our services. Our staff will ask for your views throughout your contact with us.

To give us feedback on the service you have received, please speak to the manager or staff in your social work team or write to us at the address below.

Bedford Borough Council's Adult Social Care services are independently regulated by the Care Quality Commission (CQC). If you want to discuss our service(s) with them they can be contacted at:

**Tel:** 03000 616161  
Care Quality Commission  
Citygate, Gallowgate  
Newcastle upon Tyne  
NE1 4PA  
**Email:** [enquiries@cqc.org.uk](mailto:enquiries@cqc.org.uk)

## Useful local contacts

Age UK Bedfordshire, Tel: 01234 360510

Bedford Citizens Advice Bureau  
[admin@bedfordcab.org.uk](mailto:admin@bedfordcab.org.uk)

Carers in Bedfordshire, Tel: 0300 111 1919

Sight Concern, Tel: 01234 311555

Safeguarding Team 01234 276222  
[adult.protection@bedford.gov.uk](mailto:adult.protection@bedford.gov.uk)

Police (Vulnerable Adult Investigation Unit) Tel: 01582 473073

Emergencies: 999

Emergency Duty Team - (Adult Social Care out of hours service) Tel: 0300 300 8123

## Finding out more

If you would like further copies, a large-print copy or more information about us and our services, please telephone or write to us at our address below.

Per Informacion

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برای اطلاع

Per Informazione

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Informacja

Za Informacje

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## General Enquiries

**Tel:** 01234 267422

**Adult Social Care**  
Bedford Borough Council  
Borough Hall  
Cauldwell Street  
Bedford  
MK42 9AP

**Email:** [care@bedford.gov.uk](mailto:care@bedford.gov.uk)