

Paying for My Care and Support



MY CARE, MY CHOICE



Paying for my care and support

Social care, unlike healthcare, is not free for everyone. Councils only have a limited amount of money, and cannot provide services directly for everyone. This leaflet explains how we at the Royal Borough of Windsor and Maidenhead work out your contribution to the cost of the support package you receive when you are living in your own home. Contributions for people living in care homes are calculated differently and you can find information about that in our leaflet **Choosing and Paying for Care in a Care Home**.

This information changes every year. If you are reading this leaflet after March 2012, it will be out of date, so please contact us using the details on the back of this leaflet to get the most up-to-date information.

Your care and support can be provided in one of three ways:

- through our **Short Term Support & Rehabilitation Service** if you need immediate support
- through a **Personal Budget**
- or through a transfer to a Personal Budget if you already receive social care from the Council.

Short Term Support & Rehabilitation Service (STS&R Service)



If you have an immediate need for support with personal care then your support services will be provided by the STS&R Service . These services are free of charge for the first two weeks. Some service users who meet specific rehabilitation criteria are entitled to free services for up to a total of six weeks. You will be advised by the STS&R Service if you meet these criteria.

You should not assume you qualify for free services unless you have been specifically advised. Thereafter, dependent on the outcome of your financial assessment, a contribution to the cost of the service will apply. If you are uncertain if you qualify for a free service please contact the STS&R Service on 01628



621981 More information about this service can be found in the Service User Guide issued to all users of the service.

Personal Budgets

A Personal Budget is the amount of money that you have been assessed as needing to meet your social care needs either through a single payment or on an ongoing basis for the next year. A Personal Budget consists of:

- your assessed financial contribution (if any) and
- the Council top-up (a payment to you from the Council if your assessed contribution is unable to meet your needs)

Your assessed contribution will begin as soon as your Personal Budget starts or you start to receive services arranged by the Council, (except for those people who qualify for free services provided by the STS&R Service).

You will find more information on Personal Budgets in our leaflet **My Care, My Choice: Guide to Self-Directed Support**. You can obtain all of our leaflets by calling **01628 683744**, by asking an Adult Services staff member or by visiting our website www.rbwm.gov.uk

Working out my needs

The first step in setting up your care and support services is completing an assessment (or reassessment, if you are already in receipt of support) of your care needs. We use the Government's Fair Access to Care Services guidance to help us decide the level of support you need. You can find out more about this in our **Guide to Who Qualifies for Adult Care Services** leaflet. A social care assessment is always free of charge.

As a result of Fair Access to Care, if your needs are low or moderate, the Council will not be able to contribute to the cost of your support. However, we can provide information, advice and guidance about the kinds of services that would help you. These may be from the private sector, voluntary organisations or charities, and many of them are provided free of charge. Please see the **My Care, My Choice: Health and Well-being Care Directory** for information on local services and providers.

If the assessment shows there is a critical or substantial risk to your independence and safety, the Council may be able to pay for some or all of your support.

If you have ongoing support we will carry out a full financial assessment to see how much you could afford to contribute towards the cost of your social care and whether the council can also contribute to the costs.



Financial assessment

Your financial assessment will be undertaken by the Assessment & Interventions Team who can be contacted on **01628 683127**. Depending on the amount of your income, savings or assets, you may have to contribute towards some or all of your support. There are Government guidelines on how much you can have in savings or

assets before you will be asked to pay for your support. Like all local authorities, we are obliged to follow these rules.

If you don't want to have a financial assessment, you will have to pay the full cost of your support services.

Our Assessment and Interventions Team will look at your finances in more detail to work out your contribution. They will also check whether you are getting the right amount of welfare benefits or tax credits, and will help you to claim what's due to you to make sure you don't miss out.

How savings are treated

There is a **fixed** upper limit to the amount of capital you can have and still get a contribution to the costs of your support from the Council. Your capital includes savings, investments and property, but we ignore the value of the home you live in. The limits are doubled for couples, but will include the savings, investments and property (other than the home where you live) of both members of the couple.

Amount of capital you have	How your capital is used to calculate your contribution to your home support services
Single, over £23,250 Couples, over £46,500	You will be assessed as being able to meet the full cost of your support package. This is called self funding
Single, between £14,250 and £23,250 Couples – Between £28,500 And £46,500	Capital between these amounts will be calculated as providing you with an income of £1 per week for every £250 of your savings. This is called Tariff Income
Single - £14,250 or Under Couples - £28,500 or under	Your capital will be ignored in calculating how much you have to contribute to the cost of your care and su



Minimum income levels

If you have a weekly income of less than basic income support plus 25%, you will not be required to contribute towards the cost of your care and support services. These levels depend on your age and whether you get certain disability benefits.

Calculating your contribution towards your care & support

Any income you have above the minimum income levels will be treated as being available for you to contribute towards the cost of your care. However, further allowances will be made for any eligible costs you may have as a result of your disability or certain Housing Costs. These will be identified during your financial assessment. You will not be asked to contribute more than the actual cost of your care services.

Organising my support

If we are able to make a contribution towards your support, we will give you several options to organise your support under a Personal Budget.

You can organise your support yourself. We call this a **Direct Payment** and we will pay an amount of cash minus your contribution into the bank account you specify. You will need to keep all receipts for what you are spending.

You can choose to have the Council organise your support. We call this a **Council-Managed Budget**. Every four weeks we will post you a statement that tells you the contribution you need to pay. You can pay in a number of ways and we will tell you more about the options when we set up your Personal Budget.

Or you may choose a combination of these options.

Whichever of these you choose, you will have more say in how you organise your life and there will be someone available to explain and help if you need assistance.



Is it working for me?

A member of Adult Services staff will meet with you to carry out regular reviews of your needs and the care and support that you receive to meet your needs. You can also ask for a review at any time.

We are here to help

Your financial assessment will be reviewed two years every 2 years. If your financial circumstances have changed since your last assessment, please contact the Assessment and Interventions Team on **01628 683127** as soon as possible.



If you are having trouble paying for your support, please contact us as soon as possible so that we can help. If your account runs into arrears and we don't hear from you, we will take steps to recover the money from you. This might include court action, which will affect your credit rating. We won't do this unless we have to, and our aim is to help you to pay your contribution for support. Non-payment of contributions means that prices may have to go up, which is unfair on people who pay on time.

Comments, compliments and complaints

The aim of Adult Services is to make sure that local people get the best possible care at times when they need our help. However, there may be occasions when you are unhappy with what we are doing, or feel that you are being denied the help that you need. If you have any queries or comments regarding your financial assessment please contact the officer who completed the financial assessment or the **Assessments and Intervention Team Leader on 01628 683231**.

Listening, Responding and Improving

If you would like to make a complaint you will be offered a discussion with an appropriate manager where you will have the opportunity to have your concerns heard and agree an action plan for your complaint. This plan will include how you wish to be communicated with, a timeframe for your complaint and your desired outcome(s) for your complaint.

Compliments

If you are particularly happy with our service then please let The Assessments and Interventions Team know. You can write, email, phone or tell us in person. We will then record your compliment and pass this on to the staff involved.

Comments

The Assessments and Interventions Team would like to hear from you if you have a suggestion on how we can improve our service. You can write, email or tell us in person. Suggestions will be passed on to a relevant manager.

You can call our Customer Care and Complaints Coordinator for an informal discussion or complaints leaflet on **01628 796721**.

Other Formats

If you need the information contained in this booklet in larger print, audio tape or other languages please contact Assessment and Interventions Team on **01628 683744** and we will be happy to help you.

Other Useful Documents

You can ask a member of Adult Services staff for a copy of any of the leaflets below, visit our website www.rbwm.gov.uk or call us on **01628 683744**.

Guide to Who Qualifies for Adult Services

My Care, My Choice: Guide to Self-Directed Support

My Care, My Choice: Guide to Organising My Care

My Care, My Choice: Health and Wellbeing Care Directory

Advocacy

Useful Websites

Royal Borough of Windsor and Maidenhead
www.rbwm.gov.uk

Direct Gov
www.direct.gov.uk

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