Cambridgeshire County Council is committed to providing high quality care and support

0345 045 5202 (Customer Services)
careinfo@cambridgeshire.gov.uk
www.cambridgeshire.gov.uk/careandsupport

Ref: CS.YSC.FS-July-16

Your support costs

If you are eligible for social care support, the Council may be able to support you with the cost of community based support after an assessment. You may also be required to contribute to the cost of your care depending on your financial circumstances. This fact sheet covers the financial assessment; how we work out what you will pay and the ways to pay.
Paying for your support

If you are assessed as eligible for support, we will work out the cost to enable you to live the life you want.

We will carry out a financial assessment, after which we will be able to tell you how much the Council can contribute and how much your contribution will be.

Support you don’t pay for

You will **not be asked to pay towards** the following support:

- Time-limited care, e.g. short term care after leaving hospital or an illness
- Equipment available on loan following an assessment
- Minor adaptations to your home costing less than £1000
- Support received as a carer
- Aftercare received under Section 117 of the Mental Health Act 1983

Services you may pay for

Depending on your financial circumstances you may be asked to pay towards the cost of your support.

Support at home or non-residential support can include the following (this is not a full list):

- Home support, day or night
- Direct Payment scheme
- Community support
- Day service
- Shared Lives scheme

If you receive any support services at home, we will assess your finances to see if you can pay towards your support.

If you receive support in a registered care home, there are different rules for charging for residential care visit [www.cambridgeshire.gov.uk/careandsupport](http://www.cambridgeshire.gov.uk/careandsupport).

How to get in touch

Please contact your Key Worker.

**or see our ‘contact us’ section, page 10.**
Financial assessment

The Fairer Contributions Policy which is available on our website www.cambridgeshire.gov.uk means that no one will pay more than they can afford towards their support.

To work out what you will pay we will ask you to complete a financial assessment form. We may ask to see any documents you have which show your income and savings. These will include:

✔ Details about your benefits, pensions or other income.
✔ Evidence of your bank and building society accounts, national savings, shares or other investments.
✔ Evidence of your Council Tax, rent or mortgage interest payments.
✔ Your Disability Related Expenditure (DRE): (An additional expense that you have because you have a disability or frailty or something that costs you more because of this. You must be eligible for a disability benefit e.g. Attendance Allowance.)

If you need help to complete the form or if there may be a delay for any reason, contact the Revenue and Assessment Team as soon as possible.

If information has not been provided within 21 days, you will pay the full amount for the care received from the day the care started.

After your financial assessment

Based on your financial assessment we will tell you the most you will have to pay each week. We call this your maximum weekly contribution. We will not ask you to pay more than this.

This means that if your health gets worse and you need more support, but your finances have not changed, you will not pay more than the maximum weekly contribution.

You may also be entitled to higher rates of benefits. We can give you advice and help you to apply for these. If you are awarded any other benefits after your financial assessment, you must let us know so that we can let you know if it affects what you pay towards your care and support.

Sharing your information

The Council has a duty to protect the public funds it administers and to this end may use the information you have provided for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

For further information see www.cambridgeshire.gov.uk/terms.
FAQs

How much of my income do you take into account?
When we assess how much you should pay towards your care, we take most state benefits into account. However, we won't include any Savings Credit you receive as part of your Pension Credit.

We will consider any other income for example, private pensions, or income from trusts. If you receive a War Pension, we may only take part of it into account.

Will you take my savings into account?
If you have more than £23,250 in savings or investments, you will have to pay the full cost of your care. There are a few types of capital (savings) that we do not include and we would look at this during your financial assessment.

Will you review my income and expenses every year?
We will carry out a review of your financial assessment, usually every one or two years and tell you about any changes in the amount you have to pay.

What should I do if my financial situation changes?
Whatever the reason for the change, you should let us know as soon as possible. This will make sure you continue to pay an amount you can afford towards your care at home.

What if I do not want to tell you about my financial circumstances?
If you would rather not tell us about your financial circumstances, you must sign the ‘non-disclosure of financial circumstances’ section of the financial assessment form. If you decide to do this you will have to pay the full cost of the support you receive. If you later decide that you would prefer to tell us about your finances, you should contact us and we will send you a financial assessment form to complete.

What if I don't agree with what I've been asked to pay?
First of all, please contact us and we will explain the assessment to you. If you still do not agree, you can ask us to review your assessment and provide us with any other information that you have.

If we have reviewed your financial assessment and you are still not happy with the amount we ask you to pay towards your care, we will advise you how to make a ‘representation’ about the policy.

When will I start paying for my care?
Your bill will start from the date your care begins. We will usually invoice you four weeks after your care has started.
Working out what you will pay

Our Fairer Contributions Policy which is available on our website www.cambridgeshire.gov.uk helps us work out the amount you will need to pay for support at home (your contribution). The aim of the policy is to make sure that the amount you pay for support at home is fair, based on your ability to pay, and in proportion to the level of support you receive.

Once you have given us the information we need, we can work out what you can afford to pay. We do this by taking your total income including any capital (less any income that we should not take into account) and then taking away:

✔️ A personal disregard (an amount equal to Department of Health’s Minimum Income Guarantee amount).
✔️ Your household costs (rent, Council Tax, mortgage interest)
✔️ Your Disability Related Expenditure (see page 3).

The amount left after this working out is called your ‘Maximum weekly contribution.’

Example

Mr A, aged 63 has an income of £250 a week. He has capital of £16,500. His standard Disability Related Expenditure (DRE) amount is £20. His allowable housing costs are £20 per week.

How we work the contribution

<table>
<thead>
<tr>
<th>Assessable income</th>
<th>£250.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from capital*</td>
<td>£9.00</td>
</tr>
<tr>
<td>Total income</td>
<td>£259.00</td>
</tr>
<tr>
<td>Less Minimum Income Guarantee amount</td>
<td>-£189.00</td>
</tr>
<tr>
<td>Less DRE</td>
<td>-£20.00</td>
</tr>
<tr>
<td>Less housing costs</td>
<td>-£20.00</td>
</tr>
<tr>
<td><strong>Maximum weekly contribution</strong></td>
<td>£30.00</td>
</tr>
<tr>
<td>Maximum annual contribution**</td>
<td>£1564.29</td>
</tr>
</tbody>
</table>

*A tariff income of £1 is added for every £250, or part thereof, over £14,250 capital.
** Weekly contribution divided by 7 (days of the week, multiplied by 365 days).

The amount you pay

If the cost of your support is lower than your maximum weekly contribution you will pay the lower of these two amounts.

For example:

✔️ If your support costs £48 per week and your maximum weekly contribution is £30 per week, you will pay £30 as this is the most you can afford.
✔️ If your support costs £20 per week, and your maximum weekly contribution is £30 per week, you will pay £20.
Ways to pay

Once the amount you need to pay has been worked out, you will receive a letter that explains how it was worked out and how much you will have to pay.

Arranged support

If we arrange your support, an invoice will be sent to you on a four weekly basis and you can pay your contribution:

✅ By direct debit
✅ At the post office or Pay Point
✅ By cheque
✅ By debit or credit card (online or phone)

How will I know what to pay?

We will send you an invoice for your care and support services, normally every four weeks. The invoice will show the charge payable for the services you have received.

You must make sure you pay invoices in full within the timeframe given, by whichever payment method you choose.

What will the invoice look like?

It is important that you understand your invoice. To help you, the sample invoice over the page highlights some of the important features.

What should I do if I have any questions?

✅ If you have a question or concern about your financial assessment please contact our Revenue and Assessment Team.
✅ If your question is about payments or your invoice, please phone the number shown at the top of the invoice.
✅ If you have any concerns about your care service, please contact your Key Worker.

See page 9 for contact details

Direct Payment

If you choose to manage your care support yourself you will receive the money to meet your care costs, minus your ‘maximum weekly contribution’.

If your support costs £48 per week and your ‘maximum weekly contribution’ is £30 per week, We will pay £18 into your dedicated Direct Payment bank account, you will deposit your contribution of £30 into the same account. You will then pay your provider/s directly when you are invoiced by them.

For more information on Direct Payment please ask for a copy of the fact sheet.

Both Direct Payment and arranged support

If you have both arranged services from us and a Direct Payment, there are two ways you will pay your contribution depending on how you manage your services:

✅ Pay into your Direct Payment bank account if your Direct Payment is more than your arranged services.
✅ Where your arranged services are more than the Direct Payment, an invoice for your contribution will be sent to you.
For queries about this invoice:
Please ask for:

Tel No:
Page 1 of 2

Address Line 1
Address Line 2
Town
County
Postcode

These are the contact details if you have any questions about your invoice.

This is your unique customer reference number

For the invoice:

**SAMPLE INVOICE**

VAT Registration No: 1234567

**Description**

Contribution from: J SMITH

<table>
<thead>
<tr>
<th>Ref</th>
<th>Description</th>
<th>Quantity</th>
<th>Unit Price</th>
<th>VAT %</th>
<th>Line Value</th>
</tr>
</thead>
</table>

Total before VAT: £
VAT: £
Total now due: £

DUE DATE: DD-MM-YY

THIS PAYMENT WILL BE DEDUCTED FROM YOUR NOMINATED BANK ACCOUNT ON OR AFTER DD-MM-YY

This is the postal address of the invoice

This will show the dates of the four weekly period you are being invoiced for.

This is the payment slip which you take to the bank or post office if you prefer to pay this way


Your support costs
Cancelling or rearranging your care

If you want to cancel or rearrange a service you receive you must give a minimum of 24 hours notice to either:

✔ Your care agency if it is to cancel or rearrange your care and support at home; or
✔ Your social care team or key worker if it is to cancel or rearrange a day service or respite care.

You should tell us the date you want the service to stop and, if you know it, the date you want to start again. It’s important you tell us if you no longer need a service so we can make it available to someone else who may need it for the period you want to cancel.

Will it affect the cost of my care?

If you cancel care or go into hospital, you will continue to pay your contribution towards your care unless the cost of the care you receive is less than your contribution. This is because your annual person budget has been calculated to meet your needs over a 12 month period. (E.g if your total budget is £100 a week and your contribution is £30 a week, you will continue to pay your contribution in full until the cost of the care falls below £30 a week).

If you are admitted into hospital your Key Worker and care agency will need to be informed and can provide more information about cancelling or rearranging your care.

Paying for your own care

If you can afford to pay the full costs of your support without financial help from us you are a self-funder. We will always carry out a financial assessment to work out how much you can pay towards the cost of your care. Some people choose to be self-funders because they prefer not to be financially assessed. The cost of your care may increase annually.

If you pay the full cost of your support and you go into hospital unexpectedly you will not be asked to pay for any services that need to be cancelled.

If you pay the full cost of your care and you want to cancel any of your services for other reasons, please follow the guidelines below:

<table>
<thead>
<tr>
<th>Notice you need to give</th>
<th>What you will pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 24 hours before the care is due to start</td>
<td>You will not be invoiced for the care you’ve cancelled</td>
</tr>
<tr>
<td>Less than 24 hours before the care is due to start</td>
<td>You will only be invoiced for the services planned for the next day</td>
</tr>
<tr>
<td>If you fail to tell the provider or care team</td>
<td>You will be invoiced for the cost of the cancelled care for the next day and any days of care until the provider or care team is made aware that you no longer need the service</td>
</tr>
</tbody>
</table>
Support and advice

Whether you are receiving financial support from the Council or you are paying for your own care, there are many ways we can help you.

Free assessment of your care needs
This will help you to decide what kind of care will best meet your needs, including support that can help you to continue to live at home.

Arranging your own support
We can give you advice about organisations and providers who can help with things like:
- ✔ Support in your home
- ✔ Having meals delivered
- ✔ Cleaning, shopping and practical support
- ✔ Help with equipment
- ✔ Alarms and technology to help you be independent at home
- ✔ Transport
- ✔ Activities and employment
- ✔ Advocacy
- ✔ Finance
- ✔ Help choosing residential and nursing care

Please note: If you have to pay for the full cost of your care and ask us to arrange your home and community care for you, we will charge a one-off arrangement fee of £75 to organise this on your behalf.

Welfare benefits advice
We can offer benefits advice as part of the financial assessment in order to maximise your entitlements.

Help if you have concerns
We can provide you with help and advice if you have any ongoing concerns about your care and support. If you or anyone else have any worries about the way you or someone else is being treated then you need to let someone know.

How to get in touch

Please contact your Key Worker

or see our ‘contact us’ section, page 10
Contact us

There are a few ways to contact us. You can discuss anything relating to paying for your support with:

✔ Your Key Worker
✔ Our Revenue and Assessment Team
✔ Customer Services

Revenue and Assessment Team

Our Revenue and Assessment Team will be able to explain the financial assessment process in more detail and give you information and advice on contributing to your care.

📞 0300 126 3003
✉️ Revenue and Assessment Team
Box No: SCO2205
Room No:2nd floor
Scott House
5 George Street
Huntingdon
PE29 3AD

Customer Services

For more information about care and support please contact our Customer Services team.

📞 Customer Services on 0345 045 5202 from 8am to 6pm Monday to Friday, and from 9am to 1pm on Saturdays.

✉️ Cambridgeshire County Council
PO Box 144
St Ives
PE27 9AU

✉️ careinfo@cambridgeshire.gov.uk

Online information

Cambridgeshire County Council

Find information on care, support and wellbeing services.

🌐 www.cambridgeshire.gov.uk/careandsupport

Safe and Well

Visit to find out about daily living equipment that you can purchase for yourself.

🌐 www.safeandwell.co.uk/cambridgeshire