

# Understanding What You Have To Pay for Non-Residential Care

## (Easy Read Version)

**This leaflet tells you about the changes in what you pay from 10<sup>th</sup> April 2023 for all the help you have to live at home. This is called your contribution.**

**Tell us if anything has changed, so we charge you the right amount.**

**If you want to know more, there is also another leaflet called "Your Contribution Explained" which has some more details.**

**This is how we work out what you are going to pay (your financial assessment)**

We look at your income first. This includes most types of benefit and any savings you have.

We do not include some of your income and benefits:

- Any wages or earnings
- The mobility component of Disability Living Allowance or Personal Independence Payment (PIP)
- War pension and war reparation payments
- all Guaranteed Income Payments (GIPs) made under the Armed Forces Compensation Scheme (AFCS)
- Housing Benefits
- Council Tax Reduction
- Child Benefit
- Christmas bonus payments
- Winter Fuel payments
- Savings Credit - Pensions Credit
- If you are in receipt of form DS 1500 we exclude certain disability benefits

Also, we do not include the value of your home.

We do include:

- Income Support
- Universal Credit
- Employment and Support Allowance
- All pensions

- Pension Credit – Guarantee Credit
- Incapacity Benefit
- Disability benefits

### **More information about your savings**

If you have less than £14,250 we will not include this in working out what you need to pay.

If you have more than £14,250, you are asked to pay some more towards your care from these savings. You will pay £1 per week for every £250 you have saved over £14,250.

If you have more than £23,250 you are asked to pay the amounts which are listed on the next page.

### **More information about weekly allowances**

When we look at how much money you have, we don't include some of the costs you have to pay. These are called your weekly allowances.

#### Housing costs:

We will count these housing costs as allowances -

- Rent not covered by Housing Benefit
- Council Tax not covered by Council Tax Reduction
- Mortgage repayments for the property that you live in.
- Some service charges

#### Disability costs:

Tell us if you have extra costs because of your disability. We may make allowances for some of these costs.

#### Minimum income:

The government tells us the minimum amount everyone must have left after paying towards their care. This is called your minimum income guarantee. This amount depends on different things including your age and your type of disability benefits. When we work out what you need to pay towards your care, we make sure you will have at least this amount left to pay for your other expenses.

**How we decide what you will pay:**

We add up all your income, and we take away all your expenses and allowances from this amount. The amount you have left is called your “maximum assessed charge” – it is the most you can afford to pay towards your care.

We also work out the most we would charge for your care services. These charges are:

- Care at home or sessional support is £18.26 an hour
- Day care is £57.35 a day
- Waking support at night if you live at home is £18.26 an hour
- Sleep in support at night if live at home is £22.33 a night
- If you live in extra care housing your night time support is £3.66 a night
- A live in carer is £75.15 a day
- If you have a direct payment you may pay up to the whole cost.

We compare your maximum assessed charge to the most we would charge for your care services. You are asked to pay whichever is the lower of these amounts.

**Any changes**

Tell us as soon as you can if the amount of money you have changes. We will do a new financial assessment with you.

It is important to tell us so we charge you the right amount.

**When your care is cancelled or missed.**

If your services are cancelled or missed, we check if there should be any changes to what you pay:

- If you cancel your care or if you have been in hospital for 7 days or less, you will still pay the same towards your care.
- If you cancel your care or have been in hospital for more than 7 days in a row, you will not pay towards the care you cancelled.
- If the care provider cancels your care or doesn't come, you will not pay towards the care you missed.

Make sure to tell us if your care is cancelled or missed, so we can correct what you pay next time we send you an invoice.

**You can get advice on managing your money from:**

- Citizens Advice Bureau (023 8022 1406)
- Southampton City Council Welfare Rights Money Advice Service if you are a Council tenant (023 8083 2339)
- Southampton Advice and Representation Centre (023 8043 1435)
- Spectrum Advocacy Service (023 8033 0982)

**How you can contact us:**

- If you have any questions about the changes to the amount you will pay, you can phone the “Contributions Helpline”: 023 8083 3110
- If the amount of money you have changes, you can phone the FAB team to ask for a new financial assessment: 023 8083 3003 and choose option 3
- If you have any questions about an invoice for your services, you can phone the Debtors team: 023 8083 3003 and choose option 2
- If you have any concerns about your care services or you need more help, you can speak to your care manager, or call the Connect team: 023 8083 3003 and choose option 1
- You can also talk to your care manager or Connect team about any extra costs because of your disability.