

Consultation on Changes to the Non-Residential Charging Policy for Adult Social Care: Findings from the Public Consultation

1. Summary

On the 8th October 2012 the Council launched a consultation on 21 proposed changes to the current Non-Residential Adult Social Care Charging Policy. The proposed changes are outlined in the Cabinet report. Service users or their representatives were contacted and asked to comment and take part in the consultation, as were key advocate organisations and Day Care providers in the City. Specific service user and carer group meetings for people living in Extra Care and attending Day Care facilities, a People's Panel, and an event for individuals receiving a specific rent allowance also took place. The City Council invested in an infrastructure to support the consultation including a telephone helpline, website page, production of DVDs targeted at older people in day services and at those with a learning disability and dedicated e-mail and postal addresses. Full details of the consultation process are outlined in Appendix 2.

2. The Consultation Findings

The headline findings on the impact of the proposed 21 changes to the Charging Policy are:

- There was a degree of recognition in the meetings held that the City Council needs to fairly and equitably source funding to help pay towards the cost of Adult Social Care services.
- There was also recognition in the meetings that people who can 'truly' afford to do so should contribute towards the cost of their care.
- There was some consensus that people paying more for day care should have their increased contributions phased in to allow time for adjustment and that the Council should provide proactive additional support for those most affected.
- Respondents asked the City Council to consider the long term impact of the proposed changes – i.e. if people feel they cannot afford services will they do without until they are in crisis and then need higher cost services such as residential care. This, they said, feels counter intuitive to prevention and health and well-being agenda.
- Respondents thought that for the Council to take 100% Net Disposable Income would be a “grossly unfair”, “harsh,” “regressive” or “draconian” measure. Although it was acknowledged that this leaves the service user with 25% over the Government’s minimum income levels, it was thought that this would still negatively impact on a service user’s quality of life. It was said that the 25% above minimum income is used to meet expenditure most people would think of as essential and is not enough for

Appendix 4 NRC Charging Policy Review – Consultation response

people to save towards purchasing essential items (such as disability related equipment) or covering additional disability related living costs.

- The meeting to discuss the rent allowance and the People's Panel highlighted that the specific rent allowance that the Council is proposing to stop paying helps towards funding these additional daily living expenses for people with severe learning disabilities. It was thought that stopping this payment will have a significant impact on these service users' quality of life.
- On charging the full cost for Day Care and Home Care, there was some concern that this would mean people not accessing these services and, as highlighted above, ultimately lead to more people being placed in residential care leading to higher net costs for the Council.
- There was also concern that the day care charges proposals would mean carers going without respite.
- The results from the telephone helpline showed that paying full cost for care was a key concern, with callers expressing their opinion that they are already "charged a lot".
- The proposal to change the policy so that users with more than £23,250 would organise their own care was called "regressive". There was also a concern that this placed an inappropriate burden on carers. However others thought that the proposed limit was set too low.
- The proposal to ask for contributions toward the cost of two carers raised concerns that this might have a significant impact and increase the burden on service users and family carers who might try to cope without a second carer on the basis of cost. There was also a concern that this might be inequitable.

Findings of the consultation and responses to the issues raised are set out in more detail below and in table 1.

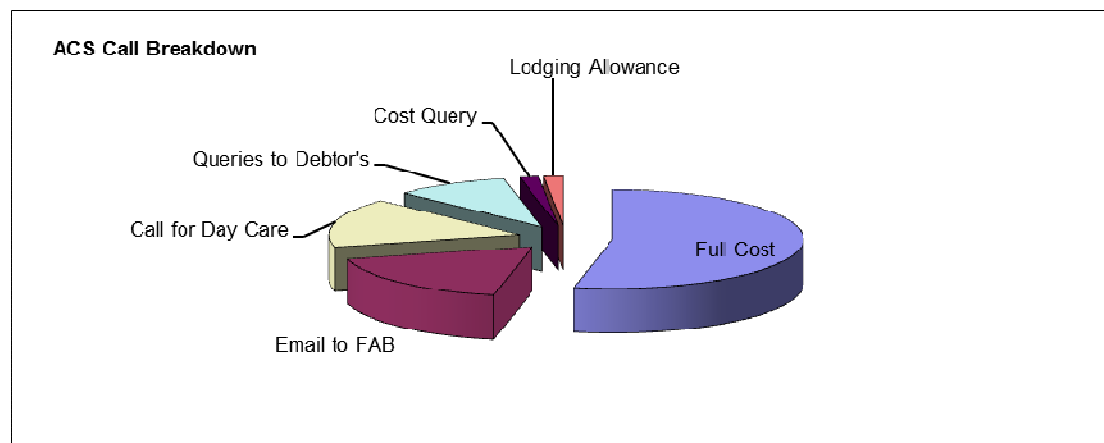
2a. City Council Consultation Website

On the 8th October 2012 the Council launched the consultation on its website. The site highlighted that a consultation on the policy was taking place and included a fact sheet with all 21 proposed changes, and other key information such as the telephone number and opening hours for the helpline, dedicated e-mail and postal addresses and how to volunteer to be part of the People's Panel. Equality Impact Assessment information was added at a later date. There were 117 views of the site. Comments from individuals are set out in the emails/letters section below and under the same heading in table 1.

2b. Telephone Helpline

On the 8th October the telephone helpline went live.

Comments from the helpline are detailed in Table 1 below. Highlight findings are set out below:



The chart above represents responses from 62 calls to the telephone helpline from October till the end of December. The majority of the other callers were requesting further information about the proposals or were misdirected calls related to other adult social care and billing issues. The biggest single issue was about the proposed changes that would mean users paying more or the full cost of their services – i.e. for Home Care and Day Care. This represents 52% of calls received. The main type of comment received from callers was related to paying higher contributions.

In the main, the remainder of the data illustrated in the chart represents actions that followed from these and other phone calls to the helpline, e.g. e-mails sent to the Financial Assessment of Benefits Team or query to Debtor's Team.

2c. Dedicated E-Mail and Postal Addresses

The main findings from the letters and from the e-mail box are summarised in Table 1. The majority of correspondence was about asking for more information. However, 7 people made more detailed responses to the consultation. Some examples are set out below:

- The consultation proposes changing the charging policy so that where a user has capital of more than £23,250 they will organise their own care. This proposal was said by one respondent as “regressive”, and should only be implemented if the council can set up a system whereby persons who are privately funding their care are regularly reassessed by the council to see if they now meet the test for financial support.

3 respondents disagreed with the proposal to move to 100% Net Disposable Income. To take 100% of a user's net disposable income was

Appendix 4 NRC Charging Policy Review – Consultation response

thought to be “harsh and regressive”, with the current policy on this being “severe enough”.

On charging the full cost for Day Care and Home Care, 2 respondents were concerned that this would mean people not accessing these services and ultimately leading to more people “being placed in residential care” leading to higher net costs for the Council. Therefore it was thought by one respondent that it is in the “...council's interests to subsidise this care heavily, and the correct move is for the council to rationalise the subsidy such that both those with Direct Payments / Individual Budgets also “...receive a subsidised care service”.

- Another respondent wrote: “I feel very strongly that disabled people and old age pensioners on a limited income should not be paying for care in the community. Compared to the cost of residential care, the Council are saving a great deal of money by having people looked after in the community. You should be looking after the vulnerable people in this City – they are the least able to object to your taking contributions for their care.”
- There was a concern that charging people in Extra Care Sheltered Housing for overnight care, 24 hour care, sleep in and waking night care would result in more “residential placements”. 1 respondent proposed that “...the council should develop a policy which selects persons for whom some element of subsidy is useful and necessary. So for example a young disabled person who is working but in need of sleep in or waking night care, could be rationally supported by the council with a subsidy since they are a) contributing to the GDP of the city, b) living relatively independently, and c) placing them in care would be cruel and regressive.”

2d. Advocate Organisations

Individual meetings with Advocacy groups culminated in a meeting on the 20th December 2012. At this meeting advocate organisations were able to give their considered views on the proposed changes directly to the Council. Feedback meeting is set-out in Table 1. Example findings from that meeting are set out below:

- The advocates thought that the Council should have considered co-producing the consultation with service users.
- They asked the Council to consider the long term impact of the proposed changes – i.e. if people feel they cannot afford services will they do without until they are in crisis and then need higher cost services such as residential care. This feels counter intuitive to prevention and health and well-being agenda.
- To take 100% Net Disposable Income was said to be a “draconian” measure. Although this leaves the individual with 25% over government

Appendix 4 NRC Charging Policy Review – Consultation response

minimum income levels it will impact on quality of life. The 25% above minimum income is used to meet expenditure most people would think is essential.

- They were concerned that the proposed increases in contribution for those attending Day Care will mean less people using these services and therefore remove low level preventative support.
- In terms of carers' services, it was said that there was a need for more clarity on when services will be charged for as part of package for cared for person and when they would be free to carers. Carers are not usually the direct recipients of services.
- They felt it should be noted that if carers are asked to do more the care arrangements are more likely to collapse, which will impact on health as well as social care services.
- It was also noted that ageing carers can rely on the income of the cared for person and may reduce service provision as a result of the proposed changes to the charging policy.

Solent Mind was unable to attend the Advocate Meeting. However, an example response from an earlier initial meeting proposed that:

- People with Mental Health problems, who will pay more under the new policy, will need to be given additional support to understand this and to help them get used to the new payments. Simply sending them a letter will not be enough or appropriate.

2e. People's Panel

A People's Panel (Citizen's Jury) is suggested in the Council Compact as a way of engaging service users and carers in a consultation process, so that a more meaningful and detailed examination of the proposed changes can be made by them.

The final response from the Panel is set-out in Table 1. Below are some example responses:

- The People's Panel recognised that the current Non-Residential Adult Social Care Charging Policy has inconsistencies that need addressing.
- The panel also recognised that people who can 'truly' afford to do so should contribute towards the cost of their care.
- However, the Panel believed that taking 100% of a service user's Net Disposable Income (NDI) is unfair when applied to people with severe learning disabilities or other severe long term conditions (including people

in these groups in their later years/pensioners). This is because people needing social care, but who are able to work, can top-up their income giving them an opportunity to save towards purchasing items they need to improve their quality of life. People with severe learning disabilities and severe long term conditions often cannot do this, yet they are treated in the same way. The Panel believed this to be an inequality of opportunity. If the proposal goes through without this proviso then it will mean that 'the greater a service user's needs the less money they will have because of those needs'.

- The Panel also proposed that the Council's new policy recognises Disability Living Allowance and Attendance Allowance as funds needed to support quality of life for the people in these groups.
- Following on from this, the Panel recognised that the Government sets a protected income guarantee of 25% above minimum income rates. The 25% is meant to support any extra living costs over the amount the service user needs to cover their daily living costs. However, people with severe disabilities often have higher daily living costs. This means that the 25% is often used to pay for these higher costs leaving no 'additional' funds as would be the case for some other service user groups. The Panel believe that this was recognised in the past by the City Council and that is why the Council did not take 100% NDI. This was also seen as a reason for why a special allowance (badged as rent allowance) was given to some service users with severe learning disabilities. This meant that if the service user is living at home the 'rent allowance' was used to help pay towards these higher costs. The Panel proposes that this needs to be seen as another disability related inequality and that the Council should automatically take higher living costs for these groups into account as part of disability related expenses.

2f. Extra Care Meetings

Meetings took place in the three Extra Care Facilities in the City.

The main comments from Extra Care service users were from users' families. Two key findings arose:

- The proposed cut-off point of £23,250 after which users have to commission their own care is too low, but also needs to be sensitively handled.
- In Extra Care, there was concern that long-term residents may be charged for overnight cover, when they have been living there for some years, or where the need for overnight care may not yet be an issue.

2g. Day Care Meetings and DVD

Day Care providers were contacted in November 2012 and asked to engage with their customers specifically on the proposed Day Care changes. To aid engagement in the consultation a simple DVD was produced, specifically focusing on the day care changes. Over a two week period the DVD was shown to 333 people in Southampton Care Association day care provision across the city, including to people with dementia and has been shown to approximately 80 to 100 in Age Concern services.

At a meeting set up with Day Care providers to brief them on the DVD there was strong representation made that to increase maximum contributions in 1 year would result in significant numbers of individuals leaving these services. This would not only destabilise care and increase carer strain but would jeopardise the viability of services.

The feedback to the City Council demonstrated one key finding:

- The day care staff engaged users, but it was clear that those who expressed any ideas were of the belief that they did not fall into the group of people who are likely to be charged more. Those users did not make any further comment.

2h. Rent Allowance Meetings

A meeting took place in the Council Chamber on the 21st November 2012 to which all those who were receiving a specific additional allowance for rent were invited. Findings from this meeting are in Table 1. Examples of these findings are set out below:

- Taking 100% NDI was thought “grossly unfair” and people felt “cheated”. People with Learning Disabilities often have higher living costs. Therefore the protected income guarantee of minimum income rate plus 25% is often not enough to pay for these additional costs or leave enough disposable income to save. That is why there is a ‘rent allowance’ to help pay for these additional costs.
- There was a need for clearer information about what can be counted as a Disability Related Expense and on the protocol guiding the Financial Assessment of Benefits Team when they conduct financial assessments.
- There is not enough information about which advocacy organisations to go to for independent financial advice and support.
- There was support for the Council’s proposal to top-up Independent Living Fund payments.

2i. Individuals with a Learning Disability DVD and meeting

Appendix 4 NRC Charging Policy Review – Consultation response

A DVD was produced to explain the changes to individuals with a Learning Disability. This was used by Mencap, who hosted 2 meetings involving approximately 67 individuals with learning disability and their carers. The findings and queries from these meetings are in Table 1. Examples of these findings are set out below:

- Carers are generally confused by exactly which benefits will be taken into account, which elements of DLA are counted, and how disposable income will be calculated in order to be assessed for a contribution to care.
- Concerns were raised about the stoppage of the £40 rent allowance. It is difficult for clients with a learning disability to understand that there is now a need for them to contribute to costs for the home.
- The Mencap Carers meeting felt the proposed changes are a forgone conclusion and that they will happen regardless of the fact that it's a 'consultation'
- Concerns were expressed about the quality of life for clients with LD whose disposable income will no longer exist as a result of their assessed contributions.

2j. Learning Disability Partnership Board

An officer attended the Learning Disability Partnership Board on 10th December 2012 for information only. This Board has representation from service users, carers and services supporting individuals with Learning Disabilities.

TABLE 1: FINDINGS FROM THE CONSULTATION AND THE OFFICER RESPONSE

Consultation Respondent Findings	City Council Officer Comment
Telephone Helpline	
<p>6 callers told the helpline that they or a relative already paid enough for care. 1 caller thought it “unfair [as] is already paying a lot for care”.</p> <p>Another caller wasn't happy that “anything is changing as her mother has already been charged a lot.”</p> <p>Another said they were “Worried about paying for care because they have limited amount of money. “Has to save in a jar.”</p>	<ul style="list-style-type: none"> • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual’s income and expenditure. • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • No one will ever be refused a service due to inability to contribute towards the costs. • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>4 callers thought that the letters were too complex leaving them feeling “confused” or concerned that a family member had received them: “mother has dementia and...it's completely wrong to send it to her because she won't understand.”</p>	<p>It is acknowledged that the changes are complex. For this reason a number of approaches were taken;</p> <ul style="list-style-type: none"> • When it was known that a financial appointee was acting for the individual or a carer had been nominated as the contact point letters were sent to them. • A helpline was set up to allow individuals to be given more information about the proposed changes. • Meetings were held with some groups who were specifically affected. • DVDs were produced targeted on older people in day services and

Appendix 4 NRC Charging Policy Review – Consultation response

	individuals with a learning disability.
E-Mails and Letters	
2 respondents to the consultation wrote that the letters and fact sheet were complex and not in plain English.	Lessons will be learnt from this and the implementation plan will address this. However, the letters met the purpose of informing individuals that a consultation was taking place, the subject and reason for that consultation and how to engage with the Council about this and to find out more.
<p>3 respondents thought that charging for care made things difficult for those wanting to have a viable Individual Budget, a particular issue being people with Mental Health problems.</p> <p>1 respondent wrote that: "...it is vital to ensure that the Individual Budget process is managed in such a way that persons who have significant mental disabilities, or who are for other reasons unable to manage their own care are properly supported."</p>	The proposed changes to the policy will not change the approach to social care assessment and support planning.
<p>The consultation proposes changing the charging policy so that where a user has capital of more than £23,250 they will need to organise their own care.</p> <p>3 respondents disagreed with this change.</p> <p>This proposal was said by one respondent as "regressive", and should only be implemented if the council can set up a system whereby persons who are privately funding their care are regularly reassessed by the council to see if they now meet the test for financial support. Otherwise it was felt that "...many persons who may not be fully aware of the financial support thresholds may expend money on care when the council has an obligation in part to be supporting them."</p> <p>Another respondent was concerned that people with dementia will not be able to do this and therefore the task of organising care, etc, will fall to family members, some of whom may not live locally and will not be able to provide "day-to-day</p>	<ul style="list-style-type: none"> • The current process whereby individuals with over £23,250 who are entering residential care are given clear information about capital depletion and how to inform the Council of this will be extended to those managing their own non residential care if the proposals are accepted. • The Council will continue to have a duty to undertake an assessment of anyone who may have social care needs and to offer support in planning care to meet these needs. The change will be that the individual will commission the services directly. • Individuals who do not have capacity to manage their own arrangements and do not have family carers will continue to be supported in setting up their care by the Council. • The Council is setting up services to support individuals to be able to manage their own care

Appendix 4 NRC Charging Policy Review – Consultation response

<p>supervision” in the same way as a Southampton City Council care manager. For example, the respondent writes: “[how do I deal] with the situation where a day centre is closed at short notice due to snow or staff sickness. I am not aware that such supervisory services are available at affordable cost in Southampton and, even if they become available as a result of this change, the impact on the quality of life of a vulnerable person during the transition is likely to be significant.” The respondent writes: “you therefore seem to be putting additional burdens on to those having power of attorney.”</p>	<p>arrangements (e.g. Care with Confidence website) and this will be available to those who have capital over the proposed limits.</p> <ul style="list-style-type: none"> • All care plans should detail how emergencies should be dealt with e.g. in the case of day care it is often the day care provider who arranges the alternative support in emergency. • Work will be undertaken throughout 2013/2014 to set up new arrangements with those individuals who would be affected who currently receive services.
<p>3 respondents disagreed with the proposal to move to 100% Net Disposable Income.</p> <p>To take 100% of a user's net disposable income was thought to be “harsh and regressive”, with the current policy on this being “severe enough”.</p> <p>1 respondent proposed that the “...council should consider the proportion of adult health and social care users who are 'young adult disabled' and consider the life of penury that they are condemning these people to by not allowing them any disposable income which is not removed to pay for care costs.”</p> <p>Another respondent wrote: “I hope the level of disposable income will be set at a reasonable level so that both people on direct payments and those whose budgets are managed by the council are not thrown into a poverty trap.</p> <p>Another wrote: “...I do not believe it should be any lower than 50% above the minimum income levels as it fails to take account of all disability related costs.”</p> <p>Another wrote: “I believe that care costs (like health costs) should be free at the point of delivery for everyone, and covered by increasing taxes...I think the proposed changes are using ‘fairness and equity’ as a smokescreen for cost-cutting, which will place vulnerable people at risk.</p>	<ul style="list-style-type: none"> • The proposal increases the contribution from the net disposable income from 95% to 100%. The average increase as calculated in August 2012 was around £2.00 per week. • The proposal is in line with national guidance and leaves everyone with 25% over national minimum income levels. This was set in recognition of the fact that individuals in receipt of social care are likely to have additional expenditure related to their needs. • To treat specific customer groups differently would be inequitable, would not meet national guidance and could lead to judicial challenge. • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual's income and expenditure. • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • National guidance allows disability related benefits to be taken into account and the majority of Councils do so, given these benefits are awarded to meet the

Appendix 4 NRC Charging Policy Review – Consultation response

	<p>care needs of the individual.</p> <ul style="list-style-type: none"> • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>1 respondent wrote: “I also think that the disposable income assessment should disregard the amounts of disabled living allowance that is put aside to help people with severe mental health problems attend to their personal hygiene and organising food.”</p>	<ul style="list-style-type: none"> • Personal care and nutrition needs would be considered as eligible social care needs and a budget offered to meet these needs if they were considered to be “critical” or “substantial” as defined in the Fair Access to Care guidance. • National guidance allows disability related benefits to be taken into account and the majority of Councils do so, given these benefits are awarded to meet the care needs of the individual.
<p>1 respondent wrote that they were concerned that charging people in Extra Care Sheltered Housing for overnight care, 24 hour care, sleep in and waking night care would result in more “residential placements”.</p> <p>They continued by proposing that “...the council should develop a policy which selects persons for whom some element of subsidy is useful and necessary. So for example a young disabled person who is working but in need of sleep in or waking night care, could be rationally supported by the council with a subsidy since they are a) contributing to the GDP of the city, b) living relatively independently, and c) placing them in care would be cruel and regressive.”</p>	<ul style="list-style-type: none"> • The contributions individuals who are in residential care make are nationally set and are generally significantly higher than those made for sleeping night care and the proposed rate for Extra Care.. In addition the capital in the individual’s home is not taken into account in the non residential care policy but is taken into account in the national residential care charging policy. • Contributions towards the costs of 24 hour care or waking night care may be higher but it is likely that individuals would prefer to remain in their own homes. • To treat specific customer groups differently would be inequitable, would not meet national guidance and could lead to judicial challenge.
<p>3 respondents disagreed with paying the full amount for two carer packages. 1 respondent wrote that since “...transition to double up care may well occur in crisis situations, I consider that the council as a</p>	<ul style="list-style-type: none"> • At any point where there is a significant change in functioning service users are offered a free rehabilitation or reablement services to ensure their

Appendix 4 NRC Charging Policy Review – Consultation response

<p>minimum should subsidise the care for a short time, perhaps six weeks to six months to ensure that the service user has time to adjust their budgeting to account for the greatly increased cost of care.”</p> <p>However, another respondent wrote: “...your proposed change to charge the full cost of the second carer will seriously impact on our quality of life. In effect, I shall be forced to manage with one carer and do the second carer's role myself, which won't be easy at my age but will be necessary.”</p>	<p>independence is maximised prior to any revised care arrangements being set up.</p> <ul style="list-style-type: none"> • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual's income and expenditure. • Carers needs are assessed as part of any social care assessment. Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>On charging the full cost for Day Care and Home Care, 2 respondents were concerned that this would mean people not accessing these services and ultimately leading to more people “being placed in residential care” leading to higher net costs for the Council. Therefore it was by one respondent that it is in the “...council's interests to subsidise this care heavily, and the correct move is for the council to rationalise the subsidy such that both those with Direct Payments / Individual Budgets also “...receive a subsidised care service”.</p>	<ul style="list-style-type: none"> • It was recognised during the consultation that this proposal is likely to have a significant impact on numbers attending day care and therefore on the viability of current care arrangements, increasing strain on carers and reducing the stability of services. • In addition the Joint Commissioning team will be reviewing day care contracts in the next year, to allow more personalised approaches. It is expected that this will change the models of provision and reduce costs. • A revised proposal is therefore suggested, increasing the costs over 2 years, with an increase to £22 in 2013/2014. This increases the maximum change by approximately 50% and to half to full current economic change for the service. • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents

Appendix 4 NRC Charging Policy Review – Consultation response

	would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
1 respondent wrote: “I feel very strongly that disabled people and old age pensioners on a limited income should not be paying for care in the community. Compared to the cost of residential care, the Council are saving a great deal of money by having people looked after in the community. You should be looking after the vulnerable people in this City – they are the least able to object to your taking contributions for their care.	<ul style="list-style-type: none"> • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
1 respondent supported the City Council proposal to ensure carers support remains non-chargeable.	
<p>It was said that the proposed change to the policy to bring clarity to the charging of people with Direct Payments when it comes to paying for residential respite services they arrange for themselves, by charging them under the conditions set out in the non-residential charging policy, should not be to the detriment of service users.</p> <p>1 respondent wrote that they felt that if “... [people with Direct Payments] wish to negotiate with a care home more advantageous arrangements they should be permitted to do so.”</p>	<ul style="list-style-type: none"> • It was recognised during the consultation that for some individuals contributing under the non residential policy would be disadvantageous. It is therefore proposed to set up arrangements to inform the individual of the most advantageous approach at financial assessments. • Individuals with a Direct Payment can, as now, negotiate the rate for their service directly with the provider.
1 respondent felt that deep cleans should be non-chargeable.	<ul style="list-style-type: none"> • To have non chargeable services would impede the operation of Individual Budgets, given contributions in the future will be assessed on a sum of money not individual services.
On backdating charges to the date an individual’s income changes, 1 respondent wrote “I agree with the proviso that the council must make provision for such backdating to be applied in a tapered way to allow for persons to adjust their budgeting.”	<ul style="list-style-type: none"> • As at present the Council will enter into arrangements with individuals who have outstanding invoices to allow payment over a period of time.
2 respondents disagreed with the proposal about ensuring appropriate contributions	Noted. However this will require national consideration

Appendix 4 NRC Charging Policy Review – Consultation response

<p>from those who have been awarded compensation payments.</p> <p>1 respondent wrote that the Council should carry out further consultation and should account for both lump sum compensation, and payment of war pensions and their successor benefits (AFCS).</p> <p>They continued by writing that the “... guiding rule should in my view be whether the judicial or statutory body awarding the compensation anticipated that the compensation should be used for the funding of private or other care, and in the event that it did not the compensation should be disregarded at a 100% rate.”</p> <p>Another respondent wrote the following about his son’s compensation award: “I need to protect his capital to ensure that he has sufficient funds for his lifetime”.</p>	
<p>On developing clear pathways to debt management services and ending the practice of allowing debt to be taken into account in determining contributions, 1 respondent said that the “level of debt associated with an individual should be subtracted from their non-property assets and the residual assets used for assessment of charging purposes. In the event that there are no assets, the level of debt interest payments should be viewed as necessary expenditure.”</p>	<ul style="list-style-type: none"> • To treat some customers differently would be inequitable, would not meet national guidance and could lead to judicial challenge. • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons.
<p>1 respondent put forward an alternative approach to those set-out in the consultation. The respondent wrote: “I do realise that you need to find more money from somewhere, but perhaps service users could be charged for the time they actually receive, as opposed to the time they are allocated. That would be a much fairer system. The carers phone into their call centre when they arrive and phone in again when they leave, so the time they spend with a service user is monitored. At the weekend, the carers are overstretched and on average, my husband receives only half of his allocated time. I understand the carers problem, so make allowances for them having to rush. My concern is this. If all weekend work is being charged to the council by time</p>	<ul style="list-style-type: none"> • Given care is only offered to meet needs assessed as critical or substantial no provider should reduce the package of care without agreement from the individual and the Care Manager. Any reductions in care should be reported to the individual’s Care Manager.

Appendix 4 NRC Charging Policy Review – Consultation response

<p>allocated as opposed to time received, who is getting the financial benefit? Not the service users, not the carers. I'm sure you would save an awful lot of money if you only paid the agencies for the time service users received.</p>	
<p>Advocate Meetings</p>	
<p>The advocates thought that the Council should have considered co-producing the consultation with service users.</p>	<p>This is noted.</p>
<p>It was suggested that a “key message” from the charging policy proposed changes seems to be ‘if you save you will be asked to pay more for services.’ This could be a disincentive to younger people.</p>	<p>It has always been the case that the individual as well as the state is responsible for their care and support. This message is being reinforced by government policy.</p>
<p>The advocates asked officers to consider the long term impact of the proposed changes – i.e. if people feel they cannot afford services will they do without till they are in crisis and then need higher cost services such as residential care. This feels counter intuitive to prevention and health and well-being agenda.</p>	<ul style="list-style-type: none"> • The Council as a whole is committed to addressing the prevention and health and well being agendas through all of its services. • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual’s income and expenditure. • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>Will these proposals be a disincentive to individuals using social care leading to more use of informal and unregulated care and higher risk of abuse.</p>	<ul style="list-style-type: none"> • As more people make their own arrangements the Council is developing services such as the Care with Confidence website to signpost people to good quality services. • The Safeguarding Board is working to ensure the wider

Appendix 4 NRC Charging Policy Review – Consultation response

	<p>community is aware of safeguarding issues since “Safeguarding is Everybody’s Business” and the Council alone cannot ensure safety of vulnerable residents.</p> <ul style="list-style-type: none"> • The Safeguarding Board is also working to increase the ability of vulnerable individuals to keep themselves safe.
<p>This is hitting those with least. The Council should protect them and look for other ways to meet its financial challenges e.g. Council tax increases, take away single person’s allowance.</p>	<ul style="list-style-type: none"> • The Council is currently consulting on a range of cost cutting measures including changes to the Council Tax scheme which proposes the removal of the pensioners discount Despite this if the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>In terms of carers’ services, it was said that there was a need for more clarity on when services will be charged for as part of package for cared for person and when they would be free to carers. Carers are not usually the direct recipients of services.</p> <p>It was felt to be a breach of carers Human Rights not to provide free respite care.</p> <p>It should be noted that if carers are asked to do more the care arrangements are more likely to collapse, which will impact on health as well as social care services.</p> <p>Also ageing carers who are relying on the income of the cared for person and who may reduce service provision as a result of these changes.</p>	<ul style="list-style-type: none"> • This proposal ratifies current charging process and mirrors many Councils policies. • Charging will continue depend on who is the direct recipient of the service since service users are also benefitting from the service they receive. • Advice has been received from legal services that the proposals being put forward are compliant with the Human Rights Act. • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual’s income and expenditure. • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents

Appendix 4 NRC Charging Policy Review – Consultation response

	<p>would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.</p>
<p>On pay for both carers in a two carer package, it was said that this would prove to be inequitable. It was stated that Hampshire County Council withdrew the policy on basis of equity.</p>	<p>Legal advice suggests that since the policy is based on ability to pay and individual circumstances can be taken into account in exceptional cases there is unlikely to be an equity issue.</p>
<p>To take 100% Net Disposable Income was said to be a “draconian” measure. Although this leaves the individual with 25% over government minimum income levels it will impact on quality of life. The 25% above minimum income is used to meet expenditure most people would think is essential. The Equality Impact Assessment should take account of this.</p>	<ul style="list-style-type: none"> • The proposal increases the contribution from the net disposable income from 95% to 100%. The average increase as calculated in August 2012 was around £2.20 per week. • The proposal is in line with national guidance and leaves everyone with 25% over national minimum income levels. This was set in recognition of the fact that individuals in receipt of social care are likely to have additional expenditure related to their needs. • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual’s income and expenditure. • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>The advocates agreed those most affected by the proposed changes to rent allowance should be involved in discussing this.</p>	<p>A separate meeting has been held for those affected.</p>

Appendix 4 NRC Charging Policy Review – Consultation response

<p>The advocates were concerned that the proposed increases in contribution for those attending Day Care will mean less people using these services and therefore remove low level preventative support.</p>	<ul style="list-style-type: none"> • It was recognised during the consultation that this proposal is likely to have a significant impact on numbers attending day care and therefore on the viability of current care arrangements, increasing strain on carers and reducing the stability of services. • In addition the Joint Commissioning team will be reviewing day care contracts in the next year, to allow more personalised approaches. It is expected that this will change the models of provision and reduce costs. • A revised proposal is therefore suggested, increasing the costs over 2 years, with an increase to £22 in 2013/2014. This increases the maximum change by approximately 50% and to half to full current economic change for the service.
<p>The advocates wanted assurance that the Cumulative Impact of Benefit, Council Tax and Housing Benefit changes will be taken into account.</p> <p>They also wanted to know why there are two separate consultations on Council Tax and Charging when they could have a cumulative impact.</p>	<ul style="list-style-type: none"> • This is being considered and will inform final cumulative impact assessments and final proposals. • Consideration was given to one process but it was decided that the target groups were different and the information to be considered complex in both cases.
<p>The advocates wanted debt management support be offered external to Care Manager service.</p> <p>Southampton Centre for Independent Living (SCIL) have a proposal for debt management support service.</p>	<ul style="list-style-type: none"> • The Council financially supports a range of Advice and Information agencies including CAB and the in house Welfare Rights and Money Advice team. Work has already been undertaken to develop links between these services and the Financial Assessment and Benefits team. Care Managers sign post to advice services since they understand this is a specialist area of work. • The SCIL proposal will be fed into any future advice and information review.
<p>The advocates wanted clarity if Disability Related Expenses will remain.</p>	<p>These will remain as at present.</p>

Appendix 4 NRC Charging Policy Review – Consultation response

<p>Advocates were concerned that the Council limits choice to the types of provision available to people on Individual Budgets on the grounds of cost. This is against National guidance.</p>	<p>Recent legal cases have clarified that Councils have the right to consider their resources when meeting need. This involves setting “usual rates” (which will always be varied to meet individual circumstances if required) for the meeting of specific levels of need. This ensures equity and ensures the Council can manage demand.</p>
<p>People with Mental Health problems, who will pay more under the new policy, will need to be given additional support to understand this and to help them get used to the new payments. Simply sending them a letter will not be enough or appropriate.</p>	<p>This is noted and will be taken account of in the implementation plan if the proposals are accepted.</p>
<p>People with Mental Health problems are often blocked from receiving an Individual Budget by care managers. This is a cultural and training issue that the City Council needs to address.</p>	<p>All those with eligible social care needs are now offered an Individual Budget. This to be addressed separately.</p>
<p>People with Mental Health problems on average earn less and have less opportunity to earn higher wages. It might be equitable to consider different charging policies for different care groups.</p>	<ul style="list-style-type: none"> • To treat specific customer groups differently would be inequitable, would not meet national guidance and could lead to judicial challenge.
<p>People’s Panel</p>	
<p>The People's Panel recognised that the current Non-Residential Adult Social Care Charging Policy has inconsistencies that need addressing.</p>	
<p>The People’s Panel recognises that people who can 'truly' afford to do so should contribute towards the cost of their care</p>	
<p>However, the Panel believe that taking 100% of a service user's Net Disposable Income (NDI) is unfair when applied to people with severe learning disabilities or other severe long term conditions (including people in these groups in their later years/pensioners). This is because people needing social care, but who are able to work, can top-up their income giving them an opportunity to save towards purchasing items (such as</p>	<ul style="list-style-type: none"> • To treat specific customer groups differently would be inequitable, would not meet national guidance and could lead to judicial challenge. • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the

Appendix 4 NRC Charging Policy Review – Consultation response

<p>specific disability related equipment) that they need to improve their quality of life. People with severe learning disabilities and severe long term conditions often cannot do this, yet they are treated in the same way. This means that they will be unable to save towards buying items that they need, and this may mean they go without or that a debt is incurred in purchasing these items. The Panel believes this to be an inequality of opportunity and that the City Council and their new contributions policy should take this into account. If the proposal goes through without this proviso then it will mean that 'the greater a service user's needs the less money they will have because of those needs'.</p>	<p>individual's income and expenditure.</p> <ul style="list-style-type: none"> • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • There is an ability to take disability related expenses into account in determining an individual's contribution.
<p>The Panel also proposes that the Council's new policy recognises Disability Living Allowance and Attendance Allowance as funds needed to support quality of life for the people in these groups</p>	<ul style="list-style-type: none"> • National guidance allows disability related benefits to be taken into account and the majority of Councils do so, given these benefits are awarded to meet the care needs of the individual.
<p>Following on from this, the Panel recognises that the Government sets a protected income guarantee of Income Support rate plus 25%. The 25% is meant to support any extra living costs over the amount the service user needs to cover their daily living costs. However, people with severe disabilities often have higher daily living costs. This means that the 25% is often used to pay for these higher costs leaving no 'additional' funds as would be the case for some other service user groups. The Panel believe that this was recognised in the past by the City Council and that is why the Council did not take 100% NDI. This was also seen as a reason for why a special allowance (badged as rent allowance) was given to some service users with severe learning disabilities. This meant that if the service user is living at home the 'rent allowance' was used to help pay towards these higher costs. The Panel proposes that this needs to be seen as another disability related inequality and that the Council should automatically take higher living costs for these groups into account as part</p>	<ul style="list-style-type: none"> • The proposal is in line with national guidance and leaves everyone with 25% over national minimum income levels. This was set in recognition of the fact that individuals in receipt of social care are likely to have additional expenditure related to their needs. • To treat specific customer groups differently by offering a rent allowance or assessing specific groups under different rules is inequitable, does not meet national guidance and could lead to judicial challenge. • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual's income and expenditure. • Individual circumstances can be taken into account and the Council can waive or reduce charges in

Appendix 4 NRC Charging Policy Review – Consultation response

<p>of disability related expenses.</p> <p>The Panel also suggests that the Council look at Herefordshire's policy, because their adult social care charging policy allows the rent allowance for this reason.</p>	<p>exceptional circumstances for welfare reasons.</p> <ul style="list-style-type: none"> • There is no rational to applying a £40 rent allowance. The current weekly allowance takes account of day to day living expenses/board and lodgings costs. In addition parents who are on a low income and qualify for Housing Benefit are given an allowance of £11.45 per week Housing Benefit when the service user lives at home. This is currently allowed for when calculating the service user's contribution. • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>The Panel believes that service users are often unaware of what can be counted as a disability related expense. There needs to be better information for users and representatives and there needs to be better communication from care managers.</p>	<p>This will be addressed in the implementation plan should the proposals be accepted.</p>
<p>The Panel does not oppose the Council phasing in increases to day care contributions for those who can truly afford to pay more. Phasing in the increase is good, because bringing in additional contributions too quickly is likely to mean people deciding to go without day care and carers not getting the respite they need.</p> <p>However, the Panel understands that some people will be asked to pay much more than they are now. The Panel proposes that the Council should identify those people who are going to pay the highest amounts and think carefully about how these changes are going to impact on them.</p> <p>Then the Council should consider whether</p>	<ul style="list-style-type: none"> • It was recognised during the consultation that this proposal is likely to have a significant impact on numbers attending day care and therefore on the viability of current care arrangements, increasing strain on carers and reducing the stability of services. • In addition the Joint Commissioning team will be reviewing day care contracts in the next year, to allow more personalised approaches. It is expected that this will change the models of provision and reduce costs. • A revised proposal is therefore suggested, increasing the costs over 2 years, with an increase to £22 in 2013/2014. This increases

Appendix 4 NRC Charging Policy Review – Consultation response

<p>to phase increases over 3 years rather than 2 years. This will give these people the time they need to adjust.</p>	<p>the maximum change by approximately 50% and to half to full current economic change for the service.</p> <ul style="list-style-type: none"> • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • If the Council does not take forward these proposals in a reasonable timescale other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>The Council are also looking to maximise their income through charging more for home care. The Panel therefore suggest that the Council should consider phasing in charging where the cost of a care 'package' has significantly increased.</p>	<ul style="list-style-type: none"> • To set up a system which treats specific customer groups differently would be inequitable, would not meet national guidance and could lead to judicial challenge. • However individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons.
<p>The Panel also highlighted a problem with the assessment, advice and information infrastructure for adult social care in the City. For instance, the way the various departments work and communicate with each other - i.e. the Financial Assessment of Benefits Team, Finance at the Council and Care Managers - needs to improve. For the policy changes to run smoothly all of these departments need to have a true understanding of a service user's needs when making the decision about how much support a service user requires, including being able to identify 'hard-to-see' or hidden expenses and to ensure these are written into the care plan.</p> <p>There is also an urgent need to improve brokerage services for those people who self-manage their Individual Budgets and for those people who will be self-funding because of the new capital limit (£23,250)</p>	<ul style="list-style-type: none"> • The service recognises that there is a need to review the process for assessing care needs and financial circumstances and plans are in place to do so in the near future. • The Joint Commissioning Team are working to put in place the supports individuals need to manage their own care e.g. the Care with Confidence website is in place, services to support those

Appendix 4 NRC Charging Policy Review – Consultation response

<p>The Panel acknowledged the important role of advocate organisations in the City and propose that the Council work closely with them to better co-ordinate the advice and information resources that they provide.</p> <p>Also, by getting the infrastructure right, this will release more care management time to concentrate on the growing number of complex care cases in the City.</p>	<p>using Direct Payments are being retendered.</p> <ul style="list-style-type: none"> • The Council will continue to work with advocacy organisations in this area. • It is recognised that as more people manage their own support there will be a need to review the Care Management service.
<p>Letters about the consultation were sent to service users when they should have been sent to their representatives. The Panel would like the Council to learn from this and put a way of working in place that will ensure this does not happen again in future consultations.</p>	<p>Where it was known that an individual had a financial appointee or had nominated a family carer to receive letters on their behalf the information was sent to those individuals. It is recognised there is a need to update care records to ensure this information is clear.</p>
<p>Extra Care</p>	
<p>The proposed cut-off point of £23,250 (after which users have to resolve their own care needs) is too low, but also needs to be sensitively handled.</p>	<ul style="list-style-type: none"> • The limit was set using the limits in the national policy for residential care charging. It is felt to set a different limit would be inequitable and confusing for service users. • The current process whereby individuals with over £23,250 who are entering residential care are given clear information about capital depletion and how to inform the Council of this will be extended to those managing their own non residential care if the proposals are accepted. • The Council will continue to have a duty to undertake an assessment of anyone who may have social care needs and to offer support in planning care to meet these needs. The change will be that the individual will commission the services directly. • Individuals who do not have capacity to manage their own arrangements and do not have family carers will continue to be supported in setting up their care by the Council. • The Council is setting up services to support individuals to be able to manage their own care

Appendix 4 NRC Charging Policy Review – Consultation response

	<p>arrangements (e.g. Care with Confidence website) and this will be available to those who have capital over the proposed limits.</p> <ul style="list-style-type: none"> • All care plans should detail how emergencies should be dealt with e.g. in the case of day care it is often the day care provider who arranges the alternative support in emergency. • Work will be undertaken throughout 2013/2014 to set up new arrangements with those individuals who would be affected who currently receive services.
<p>In Extra Care, there was concern that long-term residents may be charged for overnight cover, when they have been living there for some years, or where the need for overnight care may not yet be an issue.</p>	<ul style="list-style-type: none"> • Individuals usually make the decision to move to Extra Care to ensure they have help on hand should they need even if the need for care is not immediate. • It would be inequitable to charge only those who have a need for hands on overnight care when all tenants are benefitting from the service • To treat one group of customers who are receiving overnight support in extra care differently from those who receive the support in other tenancy types would be inequitable, would not meet national guidance and could lead to judicial challenge. • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>Day Care</p>	
<p>The day care staff engaged users, but it was clear that those who expressed any ideas were of the belief that they did not fall into the group of people who are likely to be charged more. Therefore those users did not make any further comment.</p>	<ul style="list-style-type: none"> • It was recognised during the consultation that this proposal is likely to have a significant impact on numbers attending day care and therefore on the viability of current care arrangements, increasing strain on carers and

Appendix 4 NRC Charging Policy Review – Consultation response

<p>Day Care Providers expressed the opinion that to increase costs in a single year would lead to significant levels of withdrawal from services</p>	<p>reducing the stability of services.</p> <ul style="list-style-type: none"> • In addition the Joint Commissioning team will be reviewing day care contracts in the next year, to allow more personalised approaches. It is expected that this will change the models of provision and reduce costs. • A revised proposal is therefore suggested, increasing the costs over 2 years, with an increase to £22 in 2013/2014. This increases the maximum change by approximately 50% and to half to full current economic change for the service. • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>Learning Disabilities</p>	
<p>There was a concern expressed by attendees of the rent allowance meeting that the proposed Charging Policy changes were a “foregone conclusion” and that the consultation was a tick-box exercise.</p>	<ul style="list-style-type: none"> • This is a political decision. The consultation responses will be fully reported to Cabinet to ensure they are taken account of in decision making.
<p>Taking 100% NDI was thought “grossly unfair” and people felt “cheated”. People with Learning Disabilities often have higher living costs. Therefore the protected income guarantee of Income Support rate plus 25% is often not enough to pay for these additional costs or leave enough disposable income to save. That is why there is a ‘rent allowance’ to help pay for these additional costs. This might warrant a legal challenge.</p> <p>These higher costs should also therefore be seen as Disability Related Expenditure and discounted from Net Disposable Income when calculating how much this person should pay.</p>	<ul style="list-style-type: none"> • The proposal is in line with national guidance and leaves everyone with 25% over national minimum income levels. This was set in recognition of the fact that individuals in receipt of social care are likely to have additional expenditure related to their needs. • To treat specific customer groups differently by offering a rent allowance or assessing specific groups under different rules would be inequitable, would not meet national guidance and could lead to judicial challenge. • There is no rationale to applying a £40 rent allowance. The current

Appendix 4 NRC Charging Policy Review – Consultation response

	<p>weekly allowance takes account of day to day living expenses. In addition parents who are on a low income and qualify for Housing Benefit are given an allowance of £11.45 per week Housing Benefit when the service user lives at home. This is currently allowed for when calculating the service user's contribution.</p> <ul style="list-style-type: none"> • If the Council does not take forward these proposals other service reductions which are likely to have an impact on residents would need to be considered or the Council would need to consider restricting social care services to those with the highest level of need.
<p>The point was made the any NHS funding available does not cover the costs of a person with Learning Disabilities additional daily living expenses.</p>	
<p>There was a need for clearer information about what can be counted as a Disability Related Expense and on the protocol guiding the Financial Assessment of Benefits Team when they conduct financial assessments. Also there is not enough information about which advocacy organisations to go to for independent financial advice and support.</p>	<p>These issues will be addressed in the implementation plan should the proposals be accepted.</p>
<p>It was said that compensation awards should only be counted as chargeable income if the award was specifically to fund the provision of social care.</p>	<p>Noted.</p>
<p>There was support for the Council's proposal to top-up Independent Living Fund payments.</p>	
<p>There was a concern that changing the way respite care is charged for could create a new administrative burden.</p>	<p>The proposal will reduce the administrative burden as individuals will not require a financial reassessment each time they go into residential respite care.</p>
<p>There was a concern that key benefits designed to support wider quality of life are taken into account when deciding how much Net Disposable Income a person has. These benefits are therefore only spent on care provision.</p>	<p>National guidance allows disability benefits to be taken into account and the majority of Councils do so, given these benefits are awarded to meet the care needs of the individual.</p>
<p>They wanted the Council to confirm that if</p>	<p>Financial assessments take account of the</p>

Appendix 4 NRC Charging Policy Review – Consultation response

<p>other benefit decrease will this mean that those people affected would have their care costs decrease accordingly.</p>	<p>individual's income and if this changes a further assessment would be undertaken.</p>
<p>They welcomed that the Council were able to present the proposed changes to the Charging Policy in a meeting, with a presentation and supported by expert speakers. It was felt that the letter and factsheet were overly complex and inadequate on their own – i.e. sensitivity is called for. Some of these letters were also sent to the users directly rather than to their representatives.</p>	<p>It is acknowledged that the changes are complex. For this reason a number of approaches were taken;</p> <ul style="list-style-type: none"> • When it was known that a financial appointee was acting for the individual or a carer had been nominated as the contact point letters were sent to them. • A helpline was set up to allow individuals to be given more information about the proposed changes. • Meetings were held with some groups who were specifically affected. • DVDs were produced targeted an older people in day services and individuals with a learning disability. • Where it was known that an individual had a financial appointee or had nominated a family carer to receive letters on their behalf the information was sent to those individuals. It is recognised there is a need to update care records to ensure this information is clear.
<p>Carers Meeting at Southampton Mencap</p>	
<p>Carers are concerned that their relative will have no spare income after charges are made – this will impact on leisure activities, holidays, etc. which are important for people's health and well-being.</p>	<p>The proposals leave individuals with income of 25% above government set minimum income levels.</p>
<p>Carers would like the opportunity to challenge decisions and would like support to do so</p>	<p>Anyone can ask that their financial assessment is reviewed if they do not feel it is fair. Carers can ask for support from Advice and Information or from Advocacy services which the Council funds.</p>
<p>Carers are concerned that their relatives will have to pay a significant amount of money if he/she is receiving a service for 5 days a week; transport/mileage will be an additional cost.</p>	<ul style="list-style-type: none"> • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual's income and

Appendix 4 NRC Charging Policy Review – Consultation response

	<p>expenditure.</p> <ul style="list-style-type: none"> • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • There is an ability to take disability related expenses into account in determining an individual's contribution. • If the individual has disability benefits related to transport then it is expected this will be used to meet appropriate travel costs.
<p>How will the amount of money calculated for day services allow people to have more choice and control as to what they do during the day? This will restrict choice as it is not comparable to the market rate for private providers.</p>	<ul style="list-style-type: none"> • In recent court cases it has been shown that the Council can take its resources into account when meeting need .This involves setting a “usual rate” to meet specific levels of need (which will always be varied to meet individual circumstances if required).This ensures equity and ensures the Council can manage demand. As would happen in managing a household there is a need to budget and if more expensive services are to be used that the individual will either accept that they may have less hours in a service or find a way to reduce costs in other parts of their care plan.
<p>Unclear what the ‘cut off’ amount is before charging is imposed?</p>	<p>There is no specific cut off but the individual must have 25% over minimum income levels (which are different for different age groups) before they start to contribute towards the cost of their care.</p>
<p>Cost of living is increasing but income isn't and the charging is a concern.</p>	<p>Individuals will only ever contribute what they are assessed as being able to afford.</p>
<p>How will Carers Assessments help with this? Carers' needs should be considered especially when respite is needed for the carer. What forms part of the package to the cared for person and when are services free to carers as carers are not usually the direct recipients of services.</p>	<p>All carers have a right to a social care assessment. Any service directly provided to a carer would be free of charge. Any service directly provided to the service user would be chargeable since the service user also benefits from the service.</p>
<p>Carer questioned what the admin charge, referred to in the presentation, would be for?</p>	<p>This is for billing customers for their contribution and paying providers of care. However recent national guidance has</p>

Appendix 4 NRC Charging Policy Review – Consultation response

	indicated the Council cannot take this into account when setting their charges.
The impact of charging for the client and their families will not be known immediately so how will this be monitored to ensure people do not fall into the poverty trap; will debt advice be available to people with a learning disability?	<ul style="list-style-type: none"> • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual's income and expenditure. • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • There is an ability to take disability related expenses into account in determining an individual's contribution. • One of the proposals is to ensure those requiring it to debt advice are offered it. The Council funds a number of agencies who provide this.
Many, including aging, carers rely more on the income of their relative and may reduce the service provision for their relative as a result of additional charges; support needed to help people in this situation.	If the individual is living in the same home as their carer then the allowance which is taken into account in the financial assessment allows for the board and lodging that would be expected to be paid.
Carers Lunch at Southampton Mencap	
Query on how a client's situation is reviewed in a case where they are originally assessed as being over the threshold for payment of services (£23,250) and in time this falls below the threshold?	Clear advice is given at the time of the assessment about when and how to alert the Council to the fact savings are depleting.
The introduction of PIP is likely to lead to a reduction in certain benefits and concerns were expressed as to how this will be reviewed so that agreed contributions are reduced.	The financial assessment is based on the actual income the individual receives so if this reduces another assessment will be required and it may be that the contribution towards care costs also reduces.
Some people are already paying for their day care without realising that a new financial assessment should take place when circumstances change, resulting in someone paying less.	Individuals can request a further financial assessment at any time.

Appendix 4 NRC Charging Policy Review – Consultation response

<p>Carers are generally confused by exactly which benefits will be taken into account, which elements of Disability Living Allowance (DLA) are counted, and how disposable income will be calculated in order to be assessed for a contribution to care.</p>	<p>There is a leaflet which gives full information on this. The Care Component of DLA is taken into account in the financial assessment (as it is given to meet care needs) but the mobility component is not.</p>
<p>There is an issue about proposed changes to council tax which will also impact on people with a learning disability. For some this will mean a double whammy for some people.</p>	<p>There has been a review of the potential impact of the Council Tax changes and the Proposals for Charging Policy changes and processes set up which can take account of hardship if the individual is doubly affected.</p>
<p>The current process requires that people in receipt of services should receive an annual assessment, the result of which could affect their current contributions, concerns that this isn't happening regularly.</p>	<p>There is a financial reassessment each year in April as at this time benefits and costs of care change. This is a paper exercise in most case individuals receive a letter in March letting them know of the revised assessment and how to contact the Council if they do not agree with it.</p>
<p>Concerns were raised about the stoppage of the £40 rent allowance. It is difficult for clients with a learning disability to understand that there is now a need for them to contribute to costs for the home.</p>	<p>If the individual is living in the same home as their carer then the allowance which is taken into account in the financial assessment allows for the board and lodging that would be expected to be paid. The £40 allowance was only offered to a small number of individuals and there was no rationale for this since board and lodgings are allowed for in the financial assessment and if an individual is paying rent this is allowed for at the actual amount.</p>
<p>Clarification is needed on what Disability Related Expenses (DRE) could be considered, to offset against disposable income.</p>	<p>There is an outline about DRE on the website. However this can only be a general guide since the point of DRE is to take individual circumstances into account whilst also continuing to ensure equity in the operation of the policy.</p>
<p>Concern about the level of support available to both the carers and clients once they are advised of their assessed contribution.</p>	<p>The implementation plan will involve meeting with customer groups who may need support to understand the changes.</p>
<p>Query on whether clients who receive funding for social and emotional support will be assessed as being required to pay a contribution.</p>	<p>This group of individuals should be contributing towards their costs now since the help they receive is really day care or domiciliary care. This will be addressed in the next year but is not part of the consultation on changes to the policy as</p>

Appendix 4 NRC Charging Policy Review – Consultation response

	the requirement to contribute for these services is already in place.
Concerns were expressed about the quality of life for clients with LD whose disposable income will no longer exist as a result of their assessed contributions.	<ul style="list-style-type: none"> • No one will ever be asked to pay more than they are assessed as being able to contribute. Contributions are be individually assessed and based on the individual's income and expenditure. • Individual circumstances can be taken into account and the Council can waive or reduce charges in exceptional circumstances for welfare reasons. • There is an ability to take disability related expenses into account in determining an individual's contribution. • The proposals leave individuals with 25% above government set minimum income levels.
How will individuals be able to afford to access leisure opportunities? It will be these non-essential 'fun' activities which people enjoy in their free time that they will be forced to sacrifice when they have less money available.	As is the case in the wider community the individual will have to consider how they use the remaining disposable income they have after they pay their assessed contribution. Social Care customers are left with more disposable income than others on benefits.
How will assessment amounts be applied; this is confusing at the moment as some areas of finance for clients are worked out on a 4 weekly basis and some are calendar monthly.	It is unfortunately the case the Direct Payments and customer contributions are worked out in different ways due to differing IT systems.