

## PROCEDURE NOTES FOR ASSESSMENT & CHARGING - 2015

### Social Workers should send out the Information Packs to clients.

1. Referrals from Social Workers are sent to Community Care Finance.
2. Fairer Charging referral form is for assessing for homecare//Day Care/Direct Payments (support at home) – Chargeable service.
3. Order Form of Commissioned chargeable service i.e. homecare, day care. – To be sent by Social Worker to Community Care finance.
4. Residential referral required from Social Worker for permanent or temporary residential care.  
(Please put in notes details of where to be placed, cost, whether 3<sup>rd</sup> party, or dpa) so Community Care Finance know what documentation to send out.
5. Social Worker to send signed NOP with details of cost etc. a.s.a.p.

**For non residential support - Fairer Charging** Forms should state number of hours to be commissioned and start date, who to contact and telephone number. Sometimes referrals come without care details as they are trying to assess before they know what continuing care a person may need. Check with Social worker for details/information if not on referral.

(Social worker to put TBC if financial assessment is to be carried out before knowing what service is to be commissioned).

Referrals should have details of who to contact regarding assessments.

Enablement - is a free service for a maximum of up to 6 weeks. The social worker should inform Community Care Finance if care is going to be on-going which is chargeable. (CCF don't necessarily need to know about enablement but it is helpful when speaking to clients if we know they have had or are having this service, or whether they may get it further down the line).

Once it becomes chargeable it changes to Safety Net or goes straight to outside agency if they can provide the care. Social Worker should send order form of number of hours and start date if they have commissioned care which is chargeable, either by agency or Safety net.

If someone is full cost i.e. they have capital in excess of £23,250 they are charged the full cost of care currently £13 per hour for commissioned care and up to maximum of £422 per week. They would be unlikely to qualify for Direct Payment because they are full cost unless care package is over £422 and management agree, a DP could be set up for the difference. Direct Payments are worked out on £11.50 per hour (not £13 per hour).

When Community Care finance gets a non residential referral, we will contact the person the Social Worker has asked us to contact, by phone to make an appointment.-

Community Care finance will then

- a) Send letter of confirmation of appointment.
- b) On visit we require details of income from pensions/benefits/occ pension, annuities etc.
- c) Get up to date balances of all savings
- d) 6 months full bank statements
- e) Disability related expenses – receipts required (or discretionary up to £20 per week).
- f) Get form signed by Service User or family member.

Once we have signed financial form we will process assessment. Clients often want to know how much cost is before they agree. Currently policy is we shouldn't charge until they have been informed of cost. (Unless it has been them that has been delaying the process or it has been established they are full cost and they have known from the start).

Letter gets sent out informing them of assessed charge. If it's to be a Direct Payment, we e-mail Social Worker with assessed charge so they can calculate how much Direct Payment Someone should receive.

When the date is agreed that it becomes chargeable, Community Care Finance require an order form from the Social Worker confirming start date, provider and number of hours for the week.

If D.P. – Social Worker should complete DP1 and DP4 forms, get signed and send to Community Care Finance for Sharon to process.

### **Process for Residential Care: (also for respite)**

Social worker should ask if they have over £23,250 as that would establish if they are self-funding.

They should get the initial information from client or family. –

If they are below the threshold but the home is above the council rate, is there a family member agreeing to pay the 3<sup>rd</sup> party top up. If the social worker has established someone has agreed to pay the 3<sup>rd</sup> party top up (which is the difference between council rate of £422 and actual and this is in addition to clients assessed contribution), then we will send a 3<sup>rd</sup> party application out to client for them to complete to ascertain if this is sustainable and they need to sign to agree the commitment.

If the client has below £23,250 and no-one able or willing to pay 3<sup>rd</sup> party top up, then it is the Social Worker's responsibility to find a council rate bed.

Residential Referral form from Social Worker should be sent to Community Care finance.

Referral should have details of who to contact and type of care.

Community care finance write letter to whoever Social Worker has put contact details for. This explains how we charge. Send out with Financial assessment form and leaflets regarding residential care.

For residential care the finance team require 12 months full bank statements

All savings/investments – up to date balances

All income received (if spouse at home, can take half the occupational pensions in to account, but all the state pension.

(If they have over £23,250 capital, that is above the level the council would offer assistance and they would be responsible for finding their own care).

Once the forms have been returned along with the documentation requested we can only process when we have a signed NOP form from the Social Worker. This gives total cost of placement, the council bed rate i.e. Residential 1, 2 or Nursing, rate, date, whether there is a 3<sup>rd</sup> party top up and who is paying.

Social Worker should inform CCF if FNC is included or in addition to the bed rate. This should be recorded on the NOP

Social Worker should inform CCF if there is CHC funding and percentage. This should be on the NOP. David West would need a CHC recharge form from Social Worker sent to him if he is to reclaim from health.

**DEFERRED PAYMENT AGREEMENT** If someone has a house but has under the £23,250 capital, they can enter a deferred payment agreement with the council. (If a spouse or family member over 65 lives in the property it is to be disregarded.

Social worker should inform Community care Finance if this is the case. We would need to establish if the property is registered with Land Registry.

#### **FOR DEFERRED PAYMENT AGREEMENT.**

Community Care Finance send initial letter out with financial assessment form.

Send 'Deferred Payment Application form' out requesting they sign as agreeing and paying £200 administration fee. We need to establish if they are to pay the 1<sup>st</sup> Party Top up from day of admission to home, or if client or someone will pay this for 12 weeks (property disregard period)

When application for 'Deferred Payment' is returned by client, Community Care Finance send out DPA documents and CH1 Form for completion and gathering of documents that legal team require to place charge on property.

Once the forms have been returned, along with all the documentation requested, this is sent to our legal team at Peterborough, for them to place legal charge on property.

If property is not registered with land registry the client/family will either need to register the property themselves before we can process 'Deferred Payment Agreement' or they can request we do, in which case we will require the deeds of the property too.

Once completed Community Care Finance send The Deferred payment documents to our Legal Team in Peterborough to register a charge in favour of Rutland county council. They will inform us when this has been registered.

Community Care finance keep a spreadsheet of amount of money being deferred against the property.

For deferred payment agreement the rules are:

For the 1<sup>st</sup> 12 weeks that a person enters residential care, the calculation is that, the service user's contribution is calculated from their income. The difference from the council rate and actual cost of placement can either be deferred from day one or paid by 3<sup>rd</sup> party, or by the service user themselves. – (This is the only time a service user can pay their own 3<sup>rd</sup> party top up.) For 12 weeks, The contribution the council makes (which is the difference from service user contribution and council rate, we will not claim back.

After 12 weeks the contribution the council has been making will be deferred against the property (along with any 3<sup>rd</sup> party difference) and council ceases to contribute.

They will then receive two invoices monthly, the one they pay from assessed income and the other which is deferred against property, to be paid when property is sold (Or until value of property has been used in residential costs).

Reviews for homecare/support and residential care are carried out by Community Care annually.

#### RESPIRE CARE

If referral to residential care is for respite/or temporary, the charging is calculated the same way, but we allow reasonable household expenses to be taken in to account as an expense they have. If the service user has a spouse at home, take half the Occupational Pension in to account & half household expenses. If they live alone allow utility costs.

The Social Worker should notify CCF of end date or send another NOP if the time in respite is to be extended.

Social Worker should inform CCF if someone goes into hospital if they are receiving a service which is chargeable. – either res. Care or home care/ DP.

Social Worker should inform CCF if DP is to stop for any reason. (After 4 weeks in hospital or respite – it should stop.

Social Worker should inform CCF if any service ends.

If support at home is increased – CCF will require amended Order Form