

Royal Borough of Greenwich

Adult Social Care Charging Consultation 2019



The Council's adult services supported more than 3,900 residents over the last 12 months



The costs of care are rising, particularly for those coming out of hospital or living with complex needs



The reduction in central government funding combined with increases in costs is not financially sustainable.



The Royal Borough of Greenwich is consulting on proposals to change the charges for adult social care services. The consultation means that your views will be heard and any recommendations that you make will be presented to Councillors before changes are made.

This document provides more information on the proposals with examples of how the changes could affect someone who pays a charge for their social care services.

Please note: examples given in this document are for illustration purposes only. The charge that an individual will pay will depend on their specific financial situation.

To request an Easy-Read version of this document, please e-mail carecharges@royalgreenwich.gov.uk, or by calling **020 8921 3233**

To request a copy of this document in another language, please e-mail carecharges@royalgreenwich.gov.uk, or by calling **020 8921 3233**



How to take part in this consultation

Complete this consultation online by visiting royalgreenwich.gov.uk/haveyoursay

You can return the questionnaire to us using the envelope provided.

Note: If you are responding on behalf of a family member, friend or loved one, we still want to hear your views. Please return your answers to us, or attend one of our public forums.

Contact details

Phone line

020 8921 3233

Calls to this number are recorded. Please leave your enquiry as a voicemail and a member of the team will come back to you within 3 working days. Please note that we cannot provide individual financial assessments.

Customer queries mail
carecharges@
royalgreenwich.gov.uk

Emails will be answered in 3 working days.



We are hosting four public forums where you can come and share your views on this consultation with us. Please note, that we will be unable to answer questions about your individual circumstances.

Wednesday 29 May

10 – 12am

Goshen/Knightly Hall
St Mary's Community Centre
180 Eltham High Street
Eltham
SE9 1BJ

Thursday 30 May

10 – 12am

The Gallery
The Woolwich Centre
35 Wellington Street
SE18 6HQ

Thursday 6 June

6 – 8pm

The Gallery
The Woolwich Centre
35 Wellington Street
SE18 6HQ

Tuesday 11 June

2 – 4pm

Main Hall
Greenwich West Community
and Arts Centre
141 Greenwich High Road
SE10 8JA

What we are not going to change

1. **People who are eligible for a care service funded or arranged by the Council will continue to have a financial assessment**, to understand how much they can afford to contribute towards the cost of their care. The assessment includes advice on maximising welfare benefits and how the charges will apply.
2. **The way we calculate charges for residential care will not change.**
3. **Charges for day care services will not change.**
4. **Informal carers will still not be charged for services the Council provides to them directly** to help with their own eligible support needs.
5. The mobility allowances for DLA and Personal Independence Payments will continue to be excluded from our financial assessment.
6. Our proposed changes will not affect **the government set minimum income guarantee required to meet the costs of day-to-day living** such as heating, food, and laundry.
7. **A person with more than £23,250 in savings (including investments/ bonds) will continue to pay the full cost of their care.**

The Council can help you to maximise your income to pay for your social care services. Some services will remain free of charge, including information, advice and assessment, intermediate care and reablement, some mental health after care and any care that the NHS has a duty to provide. Services such as Telecare and Community Meals are not part of social care financially assessed services, and you will stand to pay a flat rate regardless of your income.

The rest of this document provides a description of each of the proposals with a case study to illustrate how they could affect people receiving services.

Free	Charged	Charged on ability to afford
Information	Telecare	Residential care
Advice	Community Meals	Day centres
Assessment		Care at home
Some mental health after care		

Proposal One

Increase the chargeable rate per hour of homecare

£15
£13.35

This proposal is to increase the homecare hourly charge to meet the lowest agency cost paid by the Council in 2019-20, bringing the rate to £15 per hour. Currently we base charges on a subsidised hourly rate of £13.35. Most people paying charges for homecare would not be affected, but some people who can afford to pay more will have a higher weekly charge.

Example: Roy is 64 and lives alone. He retired early on an occupational pension and has savings and investments, and was financially assessed as being able to contribute up to £195 per week towards his care costs. Roy receives 12 hours of homecare each week. The care agency charges Greenwich Council £17.50 per hour, a total cost of £210 per week.

Now: Roy pays the hourly rate of £13.35 per hour, so pays £160.20 per week for 12 hours.

If proposal one is adopted: Roy would pay a higher hourly rate of £15. His charge for 12 hours would therefore rise to £180.00 per week. This is an increase of £19.80 per week. **This is still within the weekly amount that he can afford to contribute.**

Proposal Two

Charging an administrative fee for the care we arrange for people who self-fund

This proposal affects people with more than £23,250 in savings, who pay the full cost of their care and support until their savings fall below this level. Self-funders may choose to arrange the care they receive in their home privately without the involvement of the Council. However, if the Council arranges care on their behalf, we invoice them for the full cost of all care provided.

This proposal is to create an administration fee to recover some of the costs we incur arranging care for self-funders who ask the Council to arrange their care for them. We propose to undertake an exercise to calculate the costs involved and create a set-up fee and an annual administration fee.



Proposal Three

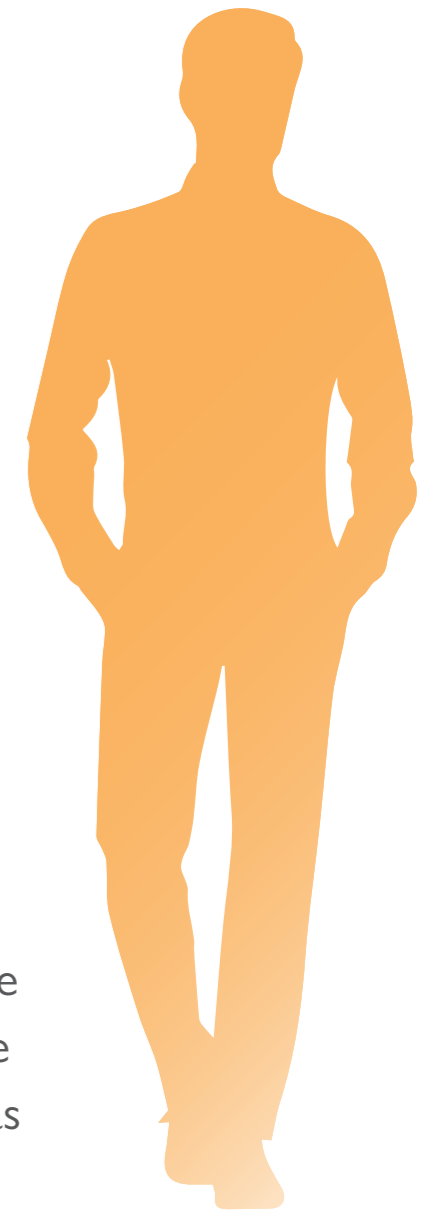
Charge for “client support” services

This proposal affects people who receive certain community support services commissioned on their behalf. These services include extra support enabling the person to access a day centre. **The proposal is to include the cost of this type of care when calculating the charge.**

Example: Sajid is 34. He lives with his parents who provide most of his care and support. Sajid attends a day centre for people with learning disabilities once a week and receives support to enable him to participate in the service.

Now: How we assess Sajid’s charge	
Total weekly income from benefits	£155.00
Total weekly allowances	£129.90
What Royal Greenwich pays for Sajid’s care every week	£175.00
What Sajid could pay based on his income and allowances	£25.10
Sajid’s current contribution to his care	£5.25

Proposal Three continued



How will Sajid be affected?

Sajid will be affected by proposal three because he is able to pay up to £25.10 per week, but because he wasn’t charged for Community Support, he has been paying much less than he could afford.

Future: How Sajid's charge will change	
Total weekly income	£155.00
Total weekly allowances	£129.90
What Royal Greenwich pays for Sajid’s care every week	£175.00
What Sajid would pay based on his income and allowances	£25.10
Increase in Sajid’s contribution	£19.85

Proposal Four

Including part of the Higher/ Enhanced Rate Disability Benefits within the financial assessment

This proposal will affect people who receive the higher/ enhanced rate of Attendance Allowance (AA), Disability Living Allowance care component (DLA) and Personal Independence Payment (PIP). The higher or enhanced rate is currently £28.95 per week more than the middle/ standard rates of these benefits.

In most cases, the additional £28.95 is excluded from a person's total income for all of those receiving this rate, during the financial assessment that determines how much they can contribute towards their care. This proposal is to include 50% of this additional £28.95 as income.

If this change is put in place, people receiving care and support from the Council who receive Higher/ enhanced disability benefits may be asked to contribute more of their higher disability benefits to pay towards the care they receive. The maximum extra anyone might pay because of this change is currently £14.48 per week.

Proposal Four continued

Example: Kate is 83 and lives in her daughter's home. She receives homecare for 14 hours a week. She receives higher rate Attendance Allowance in addition to her State Pension.



Now: How we assess Kate's charge

Total weekly income	£256.45
Total weekly allowances (we disregard the higher rate portion of Kate's Attendance allowance)	£233.25
What Royal Greenwich pays for Kate's care every week	£245.00
Kate's contribution towards her care (Income minus allowances)	£23.20

Proposal Four continued

How will Kate be affected?

Kate will be affected by proposal four because 50% of the higher rate proportion of her Attendance Allowance will now be classed as income. She may also be affected by the reduction of the Disability Related Expenditure flat rate, unless she has additional daily expenses due to her disabilities.

Future: How Kate's charge will change	
Total weekly income	£256.45
Total weekly allowances (Kate's allowance reduces by £14.48 – 50% of the higher portion of her Attendance Allowance.)	£218.77
What Royal Greenwich pays for Kate's care every week	£245.00
What Kate would pay towards her care (Income minus allowances)	£37.68
Increase in Kate's contribution	£14.48

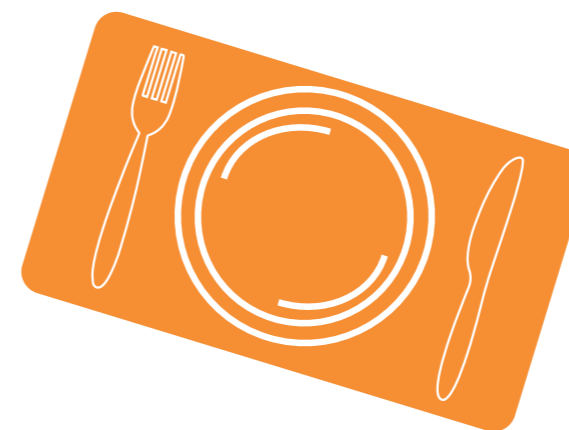
Proposal Five

Removal of subsidy for Community Meals

There are services for residents who are unable to cook for themselves, such as Community Meals. This service delivers frozen ready meals each week to people's homes. **The proposal is to introduce a delivery charge of £3 per week, and to bring the cost per meal up from £3.60 to the actual cost of the cheapest meals available: £4.30.**

Example: Jim is 89. He receives 14 meals a week, which his carer heats up, as he is too frail to do this himself.

Current Cost for Jim		Proposed Cost for Jim	
14 meals x £3.60	£50.40	14 meals x £4.30	£60.20
Delivery charge	£0	Delivery charge	£3.00
Total	£50.40	Total	£63.20
Extra cost Jim would pay each week for his meals.			£12.80



Proposal Six

Charging for care and support in Sheltered Housing

Sheltered Housing is provided by the Council for people over 60 years old who want to lead an independent life in their own home in a secure and friendly environment. They receive support each week from a Scheme Manager and may receive other social care services in addition. Currently people on Housing Benefit are exempt from paying for the Scheme Manager support, whereas people on similarly low incomes do have to pay.

The Council proposes to remove this rule and to financially assess everyone in Sheltered Accommodation so that they pay charges for all care and support received according to how much they can afford.



Proposal Seven

Charging for care and support in Supported Living Accommodation

Supported Living Accommodation is shared accommodation where staff are on-site at least part of the week and, as well as providing housing management, provide a level of care and support. In specialist supported living accommodation, this can include one to one care and support to access the community. At present, people in Supported Living Accommodation are not charged for the care they receive, in contrast to people living at home or in residential care.

This proposal is to financially assess people who live in supported housing and charge them for the care and support they receive, according to their regular income and outgoings.

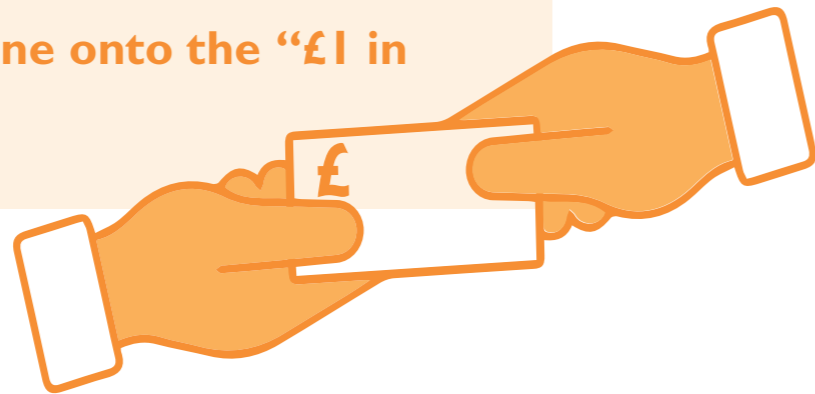


Proposal Eight

To align income tariffs for savings

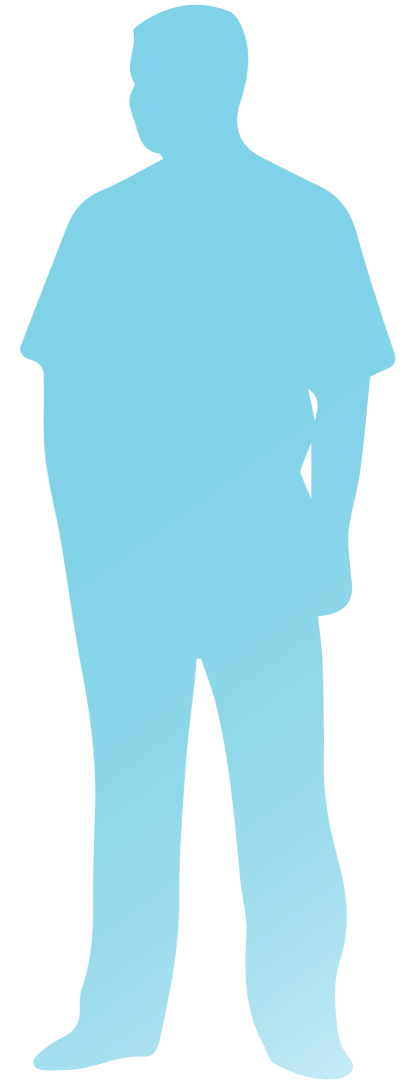
Anyone who has over £23,250 (the upper threshold) in savings must pay the whole cost of their care and support services, while savings of less than £14,250 (the lower threshold) are disregarded in the financial assessment. For people who have savings between these two sums, their savings are assessed as an income on a tariff set by the government.

Most people in this situation pay a tariff of £1 per week for every £250 they have over £14,250. However, some people who have had care services for a long time are still on an old tariff of £1 per week for every £500 they have over £14,250. **This proposal affects those people who pay based on the old tariff as it is proposed to bring everyone onto the “£1 in £250” tariff.**



Proposal Eight continued

Example: Femi is 60. He receives a Direct Payment to employ a Personal Assistant to support him at home and in the community for 20 hours per week. He has recently inherited savings of £18,250.



Now: How we assess Femi's charge

Total weekly income	£163.00
Total weekly allowances	£129.90
What Royal Greenwich pays for Femi's care every week	£236.60
Femi's contribution towards his care (Income minus allowances)	£33.10

Proposal Eight continued

How is Femi affected by proposal eight?

According to the regulations, we can count savings and investments of between £14,250 and £23,250 as income, which can be used in the calculation of charges. Femi has £18,250 in his bank account, which is £4,000 over the lower threshold. Currently £1 in every £500 is charged so £8 per week is viewed as part of his income. If proposal 4 is adopted, £1 in every £250 would be considered income, so he is able to pay £16 per week from his savings in addition to other income.



Future: How Femi's charge will change

Total weekly income (increased by £8)	£171.00
Total weekly allowances	£129.90
What Royal Greenwich pays for Femi's care every week	£236.60
What Femi would pay towards his care (Income minus allowances)	£41.10
Increase in Femi's contribution towards his care	£8.00

Proposal Nine

Removing the cap on care charges at home

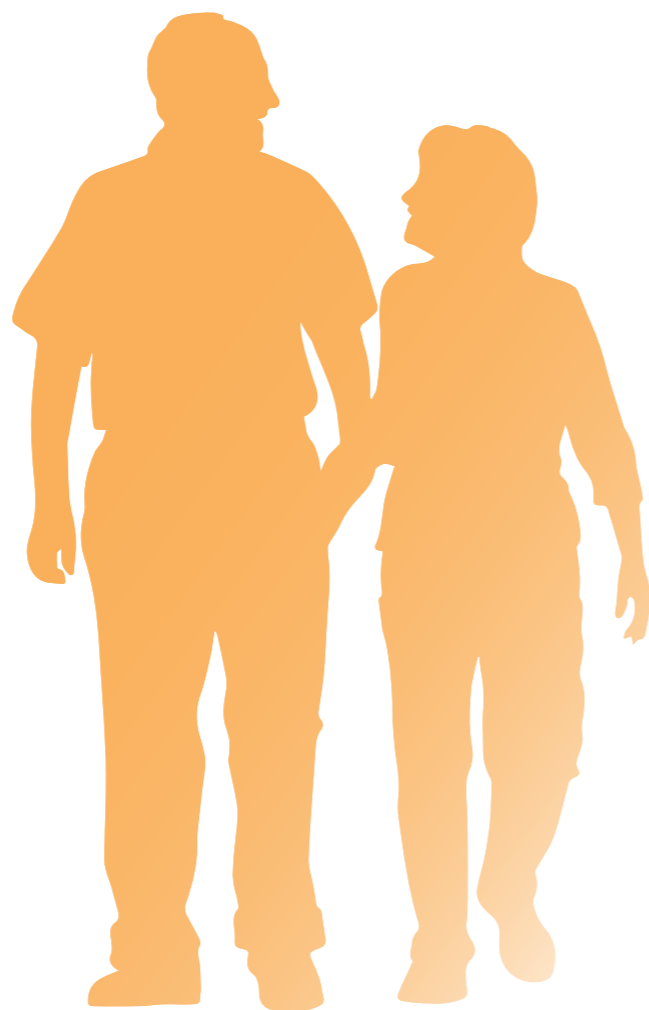
People with a high-cost care package, who do not have more than £23,250 in savings, (so are not paying full cost for their services) but have substantial income from occupational pensions or from letting properties for example, will reach the current weekly cap of £546.55 on care charges at home, even though they could afford to pay more.



This proposal is to remove the weekly cap so that people pay what they can afford to pay based on their financial assessment. For more detail on this proposal.

Proposal Nine continued

Example: Iris is 78 and lives with her husband John in their own home. She receives a high package of day and overnight care. Iris and John jointly own two other properties, which they rent out. As Iris is part of a couple, we take the income she has in her own right and from the rental.



Now: How we assess Iris's charge

Total weekly income	£737.50
Total weekly allowances	£169.60
What Royal Greenwich pays for Iris's care every week	£836.75
Iris's contribution towards her care	Capped at £546.55

Proposal Nine continued

How will Iris be affected?

Currently Iris's contribution is capped at £546.55 per week, even though she is able to pay £567.90. Proposal nine is to lift the cap on weekly costs so that those who can afford to contribute more towards their care do so.

Future: How Iris's charge would change

Total weekly income	£737.50
Total weekly allowances	£169.60
What Royal Greenwich pays for Iris's care every week	£836.75
What Iris would pay towards her care (Income minus allowances)	£567.90
Increase in Iris's contribution	£21.35

Proposal Ten

Reducing the flat rate given for Disability Related Expenditure

Disability Related Expenditure (DRE) is a partial exemption from Social Care charges, which is available to people who receive disability benefits and have additional weekly living costs due to their disability. Examples include higher utility bills, wheelchair insurance, extra laundry costs, Telecare charges, and privately purchased domestic help. The Council currently exempts a minimum of £15.30 for Disability Related Expenditure. People who can provide evidence of higher daily living expenses due to their disability will get a greater exemption.

The proposal is to reduce the exemption to £10 per week minimum. People who have higher disability related expenses will still be able to claim these, however people whose expenses are not greater than £10 will have to pay £5.30 per week more in charges. For more detail on this proposal.

Proposal Ten continued

Example: Beatrice is 47 and has learning and physical disabilities. She lives in an adapted flat with her sister who manages her direct payment and purchases support from a Personal Assistant and respite care



Now: How we assess Beatrice's charge	
Total weekly income	£226.60
Total weekly allowances (this includes the Minimum Income Guarantee plus the £15.30 minimum Disability Related Expenditure flat rate)	£106.70
What Royal Greenwich pays for Beatrice's care	£515.57
Beatrice's contribution towards her care (Income minus allowances)	£119.90

Proposal Ten continued

How will Beatrice be affected?

Beatrice's disability means she has some additional daily living expenses. Whereas before she would have had £15.30 per week as a minimum allowance for this, under the proposal she would need to claim for her expenses if over £10 per week.

Beatrice's disability related expenses	Weekly cost
Telecare alarm	£5.80
Special footwear	£1.92
Extra laundry costs	£4.00
Wheelchair insurance	£0.57
Total	£12.29

Future: How Beatrice's charge would change

If she shows proof of her Disability Related Expenditure,

Total weekly income	£226.60
Total weekly allowances (this includes the Minimum Income Guarantee plus Beatrice's Disability Related Expenditure of £12.29 per week)	£103.69
What Royal Greenwich pays for Beatrice's care	£515.57
Beatrice's contribution towards her care (Income minus allowances)	£122.91
Increase in Beatrice's contribution	£3.01

Proposal Eleven

Telecare Charges

More than 2,000 people use Telecare services each week, with a flat rate of £5.80 per week charged for a community alarm.

Currently people who receive Housing Benefit are not charged for Telecare. **The proposal is to remove the automatic exemption for people on Housing Benefit so all service users pay the same for Telecare services.**



Example: Khadija is 66 and lives in a Housing Association tenancy with her youngest son, and her rent is paid via Housing Benefit. She is blind and has some mobility problems but lives independently with support from her son. She has a community alarm in case of emergency.

Telecare current cost per week to Khadija = £0.00

Telecare cost per week to Khadija if proposal is agreed = £5.80



The Welfare Rights Service

The Council's Welfare Rights Service aims to ensure that Greenwich residents are not missing out on benefits and other entitlements. Many people miss out because they do not know they can claim.

If you would like a free benefits check and live in the borough, or care for someone who is a resident, you can contact the service's Public Advice Line on: 020 8921 6375 (for textphone users: (18001 020 8921 6375.)

The line is open on Mondays, Wednesday and Thursdays from 10am to 1pm.

Alternatively, you can also visit the Council's website (**royalgreenwich.gov.uk/benefits**) for more information about benefits or to contact the service using an online enquiry form.