

Let's Talk – Cost of Care

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Care Act 2014

The Care Act 2014 is the key legislation governing adult social care in England

One of its core processes is the Care Act Assessment, which determines whether an adult has eligible needs for care and support.

It also provides the framework for the financial assessment for any eligible care and support.

Care and support options

- **Starting to struggle at home**

- Consider local options – friends, family members, local cleaners, gardeners
- People who are in receipt of disability benefits or Attendance Allowance (over state pension age) can use these benefits to arrange own care if they don't qualify for social care following a care needs assessment.

- **Discharge from hospital**

- Duty to discharge patient safely
- If care needed may qualify for reablement up to 6 weeks support if care needs are identified
- If needed beyond 6 weeks a long-term package will be implemented.

- **Difficulties with daily living activities**

- Washing, dressing, cooking, eating, mobility, going to the toilet etc.
- Apply for a Care Needs Assessment from Adult Social Care

Duty to Assess

Under the Care Act 2014 - Local authorities have a legal duty to assess any adult who appears to have care and support needs, regardless of their:

- financial situation and level of need

Apply for a Care Needs Assessment via a telephone call to the access team or through an online form and the first point of contact team will respond to your referral.

Process of assessing Needs – Assessment

When completing the assessment of needs it must be

- **Person-centred** – focusing on the individual's needs and outcomes they want to achieve
- **Holistic** – looking at physical, mental, emotional, and social well-being
- **Proportionate** – tailored to the complexity of the person's situation
- **Strengths-based** – recognizing what the person can do, including support from family, friends, and community resources

Eligibility Criteria

After the assessment, the local authority applies the national eligibility criteria: An adult has eligible needs if:

- The person has care and support needs due to a physical or mental impairment or illness.
- As a result, they are unable to achieve two or more specified outcomes (e.g. maintaining personal hygiene, managing nutrition or accessing work)
- This has a significant impact on their well-being

Care and Support Planning

If eligible needs are identified:

- A Care and Support Plan is developed collaboratively with the person
- It details how needs will be met, including any direct payment or commission services
- A financial assessment will be completed to calculate your contribution

If not eligible for support:

- Local Authority provide advice and information
- Signpost to other services i.e. befriending, day centres, assistive tech
- Encourage self-care and resilience to remain independent as possible
- Reassessment rights (if circumstances change a reassessment can be requested)

Principles of Islington's Charging Policy

The guiding principles of the policy are:

- To ensure people are not charged more than it is reasonably practicable for them to pay in accordance with the calculation rules set out in this policy.
- Collect all charges due from those people that can afford to pay towards their care and support, ensuring that public subsidy is available for those that can not afford to pay for their care and support.
- Promote wellbeing, social inclusion and support personalisation, independence and choice and control.
- Support carers to look after their own health and wellbeing and to care effectively and safely.
- Be person focused, reflecting the variety of care and caring journeys and the variety of options available to meet their needs.
- Encourage and enable those who wish to stay in or take up employment, education or training or plan for future costs of meeting their needs to do so.
- Be sustainable for Islington Council in the long term.

Care and support services you may be charged for

You will be financially assessed for most home care services and care home placements to calculate how much you can afford to contribute; this would include:

- Care Homes
- Housework and Shopping
- Personal Care in the Home
- Support workers
- Respite Care
- Day Centers and Transport

Paying the full cost of care

You will have to pay the full cost of your care if:

- You don't come under the council's eligibility criteria for support, but you want to arrange some care privately
- You don't want to tell the council about your finances or,
- You have savings or income of more than £23,250

For homecare services if you are full cost you can still request the local authority to arrange and manage your care if you meet the eligibility criteria.

Self Funders – Residential Care

If you are a self funder and looking to move into a residential or nursing care placement then Islington can support you by:

- Facilitating communication between you and the service provider
- Communicate with a service provider on your behalf
- Support the individual to complete any paperwork required to arrange the service

Online Financial Assessment

- We have an online financial assessment tool where residents can calculate how much they made to pay if they receive care at home or in a residential or nursing home.
- All residents need to do is enter details of their benefits, pensions, earnings, savings, assets, and essential costs. Then the Calculator will tell you what your weekly contribution might be.
- Residents have a choice at the end if they want to submit the assessment to the council to be reviewed and completed.
- [Calculate your contribution \(mycostofcare.com\)](https://mycostofcare.com)

Direct Payments

- Direct payments are a budget the council gives you that cover for some or all of the costs of your social care needs
- With direct payments you have the freedom to arrange your own care and support
- Direct payments are only available after a needs assessments
- After the needs assessment a plan will be made how best to support you and how much you should spend on them
- Examples of a direct payment would be buying services from a private care provider, employing a personal assistant to help household tasks or paying toward leisure, education or social activities in the community

How and when property comes into a financial assessment

For homecare packages your main residence is excluded from the assessment

For permanent residential or nursing placements your property would be counted as an asset after 12 weeks unless:

- Your partner lives there
- A relative or a member of your family who is aged 60 or older, or is incapacitated, or who is a child under 18 who you are required to maintain lives there.

If you do not want to sell your house straight away in order to pay your care costs we may consider entering into a deferred payments agreement.

Review and Monitoring the Care Plan & Key Principles from the Act

The care plan must be regularly reviewed especially:

- After 6 weeks of implementation
- When the person's circumstances change

Key Principles

- **Well Being:** Everything should promote the individual's well-being
- **Prevention:** Focus on early intervention and preventing needs from worsening
- **Choice and Control:** people should be empowered to make decisions about their care.

Referral Process and Contact Details

Share link- [Islington Adult Social Care Request for Service Form](#)

or access via Google by ASC Islington- the form will appear- [Find Your Islington | Islington Adult Social Care First Point of Contact](#)

Alternative contact:

ASC LBI integrated front door on Tel: 0207 527 2299

Questions