



Social Work Services

Social Care Charging Policy

April 2011 – March 2012

V1.0

Document Management

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1. Purpose of Document

- 1.1 This document sets out the council's Social Work Services Charging Policy for financial year 2011/12.
- 1.2 The council aims to apply uniform charging across all chargeable services while still conforming with guidance issued by COSLA.
- 1.3 Due to the complexities of Residential care charging, this document will concentrate on Non-Residential Charging. Information on Residential charging can be found in section 3.1

2. Background

- 2.1 The Glasgow City Council Non-Residential Charging Policy has been subject to various changes effective from 12 April 2010. These changes adopted COSLA recommendations of February 2010 to achieve a greater level of consistency across Scotland and were approved as part of the Council's 2010/11 budget process. The revisions were reported to the Health and Well-Being, Social Care and Equalities Policy Development Committee on 3 March 2010.
- 2.2 The financial situation being faced by the Council in 2010 required a further review of the charging policy to ensure fairness across all social work services and to ensure that where appropriate that service user contribute towards the cost of that service.
- 2.3 Benefit cuts proposed in the Government's emergency budget in June 2010 and further cuts expected in the spending review in October 2010 mean that service users may have less money and as a consequence may contribute less towards the cost of services. A further proposal to change the assessment of Disability Living Allowance to save 20% of expenditure will have a significant impact on the income generated from charging.
- 2.4 This document consolidates all charging into one document and incorporates existing policy as well as proposed updates for period commencing 1st April 2011. It was put before the Health and Social Care Policy Development Committee in March 2011 and details of this are in this document.

3. Legislation

3.1 Residential Care

3.1.1 Two sets of regulations made under the National Assistance Act 1948 come into force on 12 April 2010. The National Assistance (Assessment of Resources) Amendment (Scotland) Regulations 2010 (SSI 2010 No.73); and The National Assistance (Sums for Personal Requirements) (Scotland) Regulations 2010 (SSI 2010 No.74)

3.1.2 These regulate charges for residential care and provide Local Authorities with the means to assess service user charges when entering into temporary or permanent residential care.

3.1.3 The Scottish Government provides detailed Guidance on the regulations and the council's policy conforms with the details of this:
http://www.sehd.scot.nhs.uk/publications/CC2010_04.pdf

3.2 Non-Residential Care

3.2.1 Councils' charging policies have been developed within the parameters of community care legislation and guidance. This includes services provided under the Social Work (Scotland) Act 1968 and the Mental Health (Scotland) Act 1984.

3.2.2 With regard to the initial guidance on charging, as set out in the Scottish Office Circular SWSG1/1997, and with regard to subsequent guidance, the following principles obtain:

3.2.3 Councils have the power to charge for the following adult non-residential care services:

- day care;
- lunch clubs;
- domiciliary services, including meals on wheels;
- wardens in sheltered housing;
- community alarms;
- laundry services; and
- aids and adaptations for disabled people.
- Practical assistance in the home and meals provided to physically disabled people could be charged for.
- Charges can be made for after-care services for people with a mental illness.

3.1.4 What cannot be charged for:

- Charges cannot be made for criminal justice social work services, advice and information about the availability of services, and assessment of care needs or care management.
- People with a mental illness who are subject to a Community Care Order or a Supervision Order are exempt. Councils are also encouraged to exempt people who are terminally ill.
- Nursing Care and Personal Care for people aged over 65
- Preparation of food for people aged over 65

3.3 Other

3.3.1 Administration expenses can be charged

4. Summary of previous Charges, Disregards, Exemptions

4.1 Prior to April 2011, the council charged for:

- lunch clubs
- domiciliary services, including meals on wheels
- wardens in sheltered housing
- laundry services
- Practical assistance in the home and meals provided to physically disabled people.
- after-care services for people with a mental illness.
- Blue Badge administration fee
- Residency case reports
- Sign language and interpreting service (for agencies)

4.2 While the council does not charge for aids and adaptations for disabled people, it will not provide certain items of equipment under an agreed value and expects these to be paid for by the service user. The current value can be found in Appendix 2.

4.3 The council also disregards various awards and benefits in its calculation of charges

4.4 Homeless individuals and services for children are generally exempt from charges

5. Summary of Revisions

5.1 From April 2011, there are updates to Minimum Income Thresholds and Interim Charging in line with DWP changes as well as a move towards greater standardisation of charges for meals.

5.2 A Charge for community alarms has been implemented

5.3 From 1st April 2011 we will include a disregard of war pensions and a policy on personal budgets in line with the existing policy on contributions for Direct Payments

6. Guiding Principles of Charging Policy

6.1 The main principles of the existing policy are:

- Income maximisation to the client is at the heart of the charging policy and reflects on ability to pay.
- Charges are set at a reasonable level – the charge rarely covers the full economic cost of the service provided. The charge will never exceed the full cost of service.
- Free Personal Care will continue to apply to all clients over 65years.
- Charges can be abated/ waived in cases of hardship or exceptional need in line with the council's Scheme of delegated authority.
- the impact of charges on the well being of Carers is considered
- It is the councils' expectation that service users will optimise other income resources prior to taking up services, e.g. Independent Living Fund income & personal/injury compensation payments etc. The cost of service packages to the council would be net of such income sources.
- It is the council's expectation that service users in receipt of benefits for specific purposes such as Mobility allowance will utilise these to support their access to services
- The revised processes required around the introduction and implementation of Personalisation will require revised charging or contribution arrangements. These arrangements should be equitable with existing policy.

6.2 In addition, COSLA has made a number of specific recommendations to Councils in its Guidance of 2002 (and updated in 2009 and 2010). Where appropriate, the council has adopted these recommendations. A copy of the CoSLA Charging Guidance will be available in the Members' Library.

7. Minimum Income Thresholds

- 7.1 COSLA recommends that all local authorities should adopt a common threshold at which charges would begin to apply. The use of a common threshold would still provide local authorities with discretion to set the level of charge based on disposable income, which the service user has in excess of the threshold. The thresholds are based on certain benefit levels together with 16.5% buffer applied. These thresholds are currently applied by GCC and were part of a previous COSLA recommendation approved by Committee. The rates are up-rated annually in line with changing benefits. Current rates can be found in Appendix 2
- 7.2 The Free Personal Care tasks that are currently not chargeable to those over 65 years of age can be found in Appendix 1 attached. This further restricts the Council's capacity to generate income.
- 7.3 COSLA suggests that councils might wish to revisit the thresholds in light of the Equality Bill (2008) passed by the Westminster Parliament in 2010.
- 7.4 As at February 2010, DWP age thresholds are in a transitional state. The state pension age for women is set to increase from 60 to 65 between April 2010 and April 2020. As a consequence, the qualifying age for Pension Credit will also increase from 60 to 65 in line with the phased increase in female state pension age. Most benefits for people of working age will therefore be payable up to the new, higher ages: these benefits include Income Support, Jobseeker's Allowance, Employment and Support Allowance (which has replaced new claims for incapacity benefit and for income support for people who are unable to work due to sickness) and bereavement benefits.
- 7.5 Women's state pension age – and therefore Pension Credit qualifying age - will increase by five years in monthly increments over the ten years 6 April 2010 to 5 April 2020. The transitional arrangements will apply to people born between 6 April 1950 and 5 April 1955. It is recommended that the COSLA guidance follows these transitional arrangements.
- 7.6 Glasgow City Council will maintain a watching brief on this.

8. Charge Tapers

- 8.1 Individual local authorities determine the level of charge, which the service user will pay from their disposable income in excess of the threshold. This is determined by the application of a taper.
- 8.2 In determining an appropriate taper structure going forward the Council must consider a number of issues. These include:
- the ability to raise income to maintain good quality services.
 - Reflect the impact of the recent revisions to free personal care and the overall financial impact on the Council.
 - The Equalities Bill 2008 bans discrimination in the provision of goods, facilities and services. The policy is in line with these principles.
- 8.3 Details of the current tapers are in **Appendix 2** and Tables and Examples of charges pre and post taper changes are outlined in **Appendix 3**

9 Other considerations

9.1 Independent Living Fund & Other Awards

It is the Council's expectation that the service users will optimise other income sources prior to taking up services e.g. Independent Living Fund income and Personal Injury compensation payments etc. The cost of service packages to the Council would be net of such income source where individuals are eligible to claim. This would apply whether or not service users choose to make such a claim and the Council would not apply its charging policy where an individual is subject to a charge from another funder.

The independent Living fund announced in 2010 that it would only accept application from those working for more than 16 hours per week. The ILF further announced that year that it would not accept any new applications in 2010/11 financial year.

9.2 Compensation Claims

CoSLA recommends that Councils should establish the breakdown of any compensation claims (including those held in trust) and consider the inclusion of any monies awarded for care costs when assessing a service user's ability to pay. Glasgow City Council has adopted this approach.

9.3 Liable Relatives Rule

In considering the Liable Relatives Rule, CosLa recommends that Councils should make decisions on a case-by-case basis and give due consideration to leaving clients and their relatives with sufficient access to resources. Glasgow City Council has adopted this approach.

9.4 Transitional Protection

To ensure consistency with all charging arrangements, all transitional protection ended with the introduction of the earlier revision of this policy and the charging policy was applied. This included clients who previously retained transitional protection for housing support services and meals at home services.

9.5 Housing Benefit

Council Leaders have decided that the passporting of clients in receipt of housing benefit has created an anomaly and inequality for clients in the system. From 2009, the COSLA policy has been that the removal of the passport protection should only apply to new recipients of a service. The council has removed the protection for all clients.

10. Charges

The following services are chargeable or recommended by COSLA as chargeable. The current Charges or details of other values used for calculations are listed in **Appendix 2**

10.1 Discharge from Hospital

Current guidelines state that the first four weeks of care for people over 65 should be free upon discharge from hospital. As introduced in the last revision of this policy only new or additional services provided after a person comes out of hospital will be free and that services in place pre-admission which continue after discharge will be chargeable from the first day the services resume. Any free service will only last for the first 4 weeks.

10.2 Free Personal Care – Meals Preparation

The supply of food (whether in the form of a pre-prepared meal or ingredients for a meal) to, or the obtaining of food for the person, or the preparation of food prior to the point of supply to the person remains chargeable. However in line with Free Personal Care Legislation, the preparation of or the provision of assistance with the preparation of food is not chargeable.

10.3 Charges for meals at home

Currently a non-means tested charge per frozen meal delivered to a service user's address (regardless of the number of courses) is levied on the recipient. The cost to SWS charged by Cordia is subsidised by SWS to the service user. The charge from Cordia and the subsidy to the service user are subject to alteration. Current charges are in **Appendix 2**

10.4 Charges for Meals

Clients currently receiving meals whilst attending day services, lunch clubs and other meals provision services are charged for a three course meal. A previous report to Committee set out revised rates and it is proposed that we will move closer to a standardised charge for meals services. The current charges are in **Appendix 2**

10.5 Day Care Services

Due to Free Personal Care Legislation, personal care for service users over 65 years of age cannot be charged. CoSLA recommends that Councils should be free to apply discretion on whether to charge other service users for day care services. Glasgow City Council has not yet adopted the COSLA recommendation.

10.6 Charging of Alarms

The charging for alarms has previously been incorporated in the 'Standard Uprating Report' which goes to the Executive Committee each year. A flat rate per week will be applied to all recipients of alarms. The current rate is in Appendix 2

10.7 Interim charging

Interim Charging was approved in the paper to Committee in April 2010. The final charge is set after income maximisation and any subsequent over-charging refunded to the client. Any undercharging would not be retrospectively claimed.

Interim Charging is set at a defined percentage of the level of middle rate Disability Living Allowance (Care Component) or Attendance Allowance, whether received or not, or the cost of the service whichever is the lower. The final charge is set after income maximisation and any subsequent over-charging refunded to the client. Any undercharging would not be retrospectively claimed. Details of the percentage adopted is in **Appendix 2**

10.8 Sign Language Interpreting Service – Revised Charges

The Sign Language Interpreting Service currently provides its interpreting services free to individual service users; however charges are made to organisations and public bodies for the provision of Interpreting Services. The charges are in line with the current market rate for similar services provided by organisations such as the Scottish Association of Sign Language Interpreters (SASLI) and Deaf Connections.

Different charges will apply for the services of a Registered Interpreter or a Trainee Interpreter for a set period and an administration charge will also apply. Rates will be up-rated annually in line with GCC's agreed inflationary uplifts. Current rates are in **Appendix 2**

10.9 Blue Badge Administration

Local Authorities have been administering the Blue Badge Scheme since 2000 and have always been given the discretion to apply an admin charge. A review of this scheme was conducted in 2007 and the maximum cost recovery was increased to £20.00.

GCC is now levying a flat rate charge to cover the cost of initial applications, renewals and replacements. The current administration charge is in **Appendix 2**

10.10 Residency Cases Reports

Where a court is considering residence and contact disputes relating to the care and upbringing of a child, it may, under Section 11 of the Matrimonial Proceedings (Children) Act 1958, appoint an appropriate local authority to investigate and report to the court on all the circumstances of the child and on the proposed arrangements for the care and upbringing of that child. The appropriate local authority will not be the one directly involved in the case. The Act also allows for the appointed local authority to recover any expenses incurred in connection with the preparation of the Residence Report.

Glasgow City Council is requested to produce approximately 100 Residence Reports annually. A charge for the provision of such report will be applied. This will up-rate annually in line with the agreed inflationary uplifts.

The current charge is in **Appendix 2**

10.11 Charging for Transport

CoSLA recommends that Councils should be free to apply discretion on whether to charge for client transport costs.

The council does not currently charge for transport and is continuing to review a transport charging policy based on an assessment of transport needs and ability for contribution.

10.12 Charging for Respite

Currently, services directly attributable to Carers are not charged for.

10.13 Residential Care

The Scottish Government provides detailed Guidance on the regulations and the council's policy conforms with the details of this:

http://www.sehd.scot.nhs.uk/publications/CC2010_04.pdf

11. Exemptions from Charging

11.1 Clients presenting as homeless are exempt from charging up until the point that they are resettled into their accommodation. It should be noted that a high volume of homeless clients would be exempt from charges due to the minimum benefits they receive.

11.2 Services for children will continue to be exempt from charging for non-residential services. However, if a family is receiving a home care service, which is directly attributable to the parents, then the service would be chargeable dependant on the family personal/ financial circumstances.

11.3 Currently, services directly attributable to Carers are not charged for.

12. Income to be disregarded

12.1 COSLA recommends that local authorities should adopt a common approach to the treatment of income, which will establish the threshold figure (at the same time however, there is an acknowledgement of the requirement for discretion to reflect local needs).

12.2 Glasgow City Council apply the following:

(Note – values are as at 2010/11)

- Take into account net earnings and all social security benefits with the exception of the mobility component of Disability Living Allowance.
- The threshold figure should be net of housing and council tax costs (where applicable.) This includes rent, mortgage interest payments, Council Tax, water and sewerage costs and household insurance premiums.
- Councils may also want to disregard other specific costs of living e.g. disability related expenditure.
- Recent case law dictates that where night-time services are not provided, that as part of the overall financial assessment, only the middle rate of Disability Living Allowance and lower rate of Attendance allowance should be considered when assessing clients' income.
- Income derived from benefits paid for or on behalf of a dependant child is to be disregarded. (This removes the requirement to apply the current £50 disregard for each dependant child.)
- Kinship Care payments are disregarded in relation to all Council charging policies.
- Where a service user or their partner is in receipt of earned income, local authorities should only take account of net earnings and in addition apply a minimum earnings disregard of at least £20.
- Capital of £6,000 or less to be disregarded and tariff income applied of £1 for each unit of £250 over £6,000. (People under 60 years of age)
- Capital of £10,000 or less to be disregarded and tariff income applied of £1 for each unit of £500 over £10,000. (People over 60 years of age)
- From April 2011 War pensions should be considered for full disregard to keep in step with the Council's Helping Heroes initiative and the fact that since 2008 HB and CTB have elected to use their discretionary power to ignore full war pension and not just the statutory £20.00

13 Service User Contributions

13.1 While the council does not charge for aids and adaptations for disabled people, it will not provide equipment under an agreed value and expects these to be paid for by the service user. The current value can be found in **Appendix 2**

14 Contributions towards personal budgets

14.1 With the imminent implementation of Personalisation and personal budgets in 2011, it is proposed that an extension of the contributions process currently adopted for Direct Payments is introduced.

14.2 For any individual in receipt of a personal budget, an annual contribution will be calculated based on the cost of the service and the individual's ability to pay up to a maximum of the service cost. This annual contribution will be divided into a regular weekly charge.

14.3 For short term services, the charge will be limited to the duration of the service.

11.4 This will be further developed based on experience of personalisation and will be kept under review.

15 Version

15.1 This policy as outlined above consolidates and supersedes all previous amendments.

Appendix 1 - PERSONAL CARE (service user and/or partner combined)

1 Assistance with laundry associated with medical condition e.g. bed changing

2 Special preparation of food associated with dietary requirements

3 Assistance with eating/drinking

4 Getting out of bed

5 Going to bed

6 Assistance with dressing / undressing

7 Assistance with washing and bathing

8 Assistance with personal grooming/dental Hygiene e.g. shaving and nail care

9 Assistance with continence care

10 Assistance with toileting

11 Assistance with medication supervising/reminding

12 Assistance with mobility

13 Assistance with specialist feeding

14 Assistance with stoma care

15 Assistance with catheter care

16 Assistance with skin care

17 Administering of medication (including administering of oxygen)

18 Rehab Work (under support of professional)

19 Food Preparation

Appendix 2 - 2011/12 Values

Values to be used in conjunction with the Charging Policy

7) Minimum Income Thresholds

The thresholds for 2010/11 are based on certain benefit levels together with 16.5% buffer applied.

	2010-11 (w.e.f 12/04/10)	Expected 2011/12
Single person under 60	£109	£113
Single person over 60	£155	£161
Couples under 60	£167	£172
Couples over 60	£236	£245

8) Charge Tapers

From April 2011 the tapers will be:

Adults	50%
Older People	100% (excluding personal care for those over 65)

10) Chargeable services

10.3 Charges for meals at home

A non-means tested charge per frozen meal delivered to a service user's address (regardless of the number of courses) is levied on the recipient. The cost to SWS charged by Cordia is subsidised by SWS to the service user. The charge from Cordia and the subsidy to the service user are subject to alteration.

The current cost of meals levied by Cordia is **£2.77**

The current subsidy applied by SWS is **£1.00**

10.4 Charges for Meals

A previous report to Committee set out the charge for meals provision in day services and lunch clubs as **£1.77** regardless of number of courses.

10.6 Charging of Alarms

A flat rate per week will be applied to all recipients of alarms.

The current rate is **£3** per week

10.7 Interim charging

Interim Charging is set at **50%** of the level of middle rate Disability Living Allowance (Care Component) or Attendance Allowance, whether received or not, or the cost of

the service whichever is the lower.

In 2010/11 DLA (Care) Middle rate and Attendance Allowance = £47.80 x 50% = £23.90. (w.e.f 12/4/10)

From April 2011, DLA Middle rate care and Lower Rate Attendance Allowance = £49.30 x 50% = £24.65

10.8 Sign Language Interpreting Service – Revised Charges

Registered Interpreter £56 for two hours + Admin Costs
Trainee Interpreters £43 for two hours + Admin Costs

10.9 Blue Badge Administration

GCC is now levying a flat rate charge to cover the cost of initial applications, renewals and replacements. The current administration charge is **£20**

10.10 Residency Cases Reports

A charge for the provision of such report will be applied. This will up-rate annually in line with the agreed inflationary uplifts. The current charge is **£350.00**

14) Aids and Adaptations

While the council does not charge for aids and adaptations for disabled people, it will not provide certain items of equipment under an agreed value and expects these to be paid for by the service user. The current value until further notice is **£25**

Appendix 3 – Tables and Examples of Charges at different taper levels

Benefit Rates and thresholds used correct until April 2011

Appendix 3a

Examples of maximum charges for under 60s at different tapers

1. Single Person aged 55 in receipt of Middle Rate DLA Care and Income Support receiving only 2.5 hours Home Care.

Income	
Income Support	£147.10
DLA Care	<u>£47.80</u>
Total Chargeable Income	£194.90

Current Max Charge = £30.07 based on a 35 % taper.
This will be the actual charge as it is less than the cost of the home care service.

If taper was at 50% the max charge that could be applied for this level of income would be £42.95 However as the actual cost of the home care service is £40.20 (2.5 hours at £16.08/h) they would only pay £40.20.

2. Couple one getting Middle Rate DLA Care the other is a carer and they also get Income Support. Receives both personal Care and 3 hours non personal care.

Income	
Income Support	£172.65
DLA Care Component	<u>£47.80</u>
Total Chargeable Income	£220.45

Current Max charge = £18.71
They currently pay this as it is less than the cost of the home care service they are receiving. Both personal care and non personal care are chargeable services as they are under 65

If taper was 50% the maximum charge would be £26.73
They would pay this amount as it is less than the cost of the service.

3. Non Pensioner Couple in receipt of Incapacity benefit and works pensions. One gets Middle Rate DLA and the other has carers allowance. He or She is receiving home care 10 hours per week.

Income	
Incapacity Benefit	£91.40
Carers Allowance	£53.90
Works Pension	£90.00
DLA	<u>£ 47.80</u>
Total Chargeable Income	£283.10

Current Max Charge = £40.64 based on a 35 % taper.
They would pay this as it is less than the cost of the service

If taper was 50 % Max Charge would be £58.05 they would pay this as it is still less than the cost of the service.

Appendix 3b

Weekly charges for those under 60 arising from income at different percentage tapers

Weekly thresholds for under 60s below which there is no charge.

Single Person: £109, Couple: £167

Income	Single Under 60		Couple Under 60	
	50%	35%	50%	35%
£100	£0	£0	£0	£0
£110	£0.50	£0.35	£0	£0
£120	£5.50	£3.85	£0	£0
£130	£10.50	£7.35	£0	£0
£140	£15.50	£10.85	£0	£0
£150	£20.50	£14.35	£0	£0
£160	£25.50	£17.85	£0	£0
£170	£30.50	£21.35	£1.50	£1.05
£180	£35.50	£24.85	£6.50	£4.55
£190	£40.50	£28.35	£11.50	£8.05
£200	£45.50	£31.85	£16.50	£11.55
£210	£50.50	£35.35	£21.50	£15.05
£220	£55.50	£38.85	£26.50	£18.55
£230	£60.50	£42.35	£31.50	£22.05
£240	£65.50	£45.85	£36.50	£25.55
£250	£70.50	£49.35	£41.50	£29.05
£260	£75.50	£52.85	£46.50	£32.55
£270	£80.50	£56.35	£51.50	£36.05
£280	£85.50	£59.85	£56.50	£39.55
£290	£90.50	£63.35	£61.50	£43.05
£300	£95.50	£66.85	£66.50	£46.55
£310	£100.50	£70.35	£71.50	£50.05
£320	£105.50	£73.85	£76.50	£53.55
£330	£110.50	£77.35	£81.50	£57.05

IS for Single under 60 = £93.45

(with SDP = £147.10 + DLA of £47.80 = **£.194.90**)

figure highlighted in red in chart above

Couple under 60 = £142.60

(with carers premium of £30.05 = £172.65 + DLA of £47.80 = **£.220.45**)

figure highlighted in red in chart above

Appendix 3c

Examples of maximum charges at different tapers for people aged between 60 and 65

1. Single person over 60 but under 65 in receipt of DLA Middle rate Care and Pension Credit receiving only Personal Care at home for 5 hours per week.

Income

• Pension Credit	£185.65
• DLA Care	<u>£ 47.80</u>
• Total Income	£234.05

Current Max Charge (35%) = £27.67

If taper was 50% the maximum charge would be £39.52

If taper was 100% the maximum charge would be £79.05

Had they been over 65 the actual charge would be zero as they are only getting Personal Care which is free for over 65s.

2. Couple eldest member over 60 but under 65 - One getting Higher Care component of DLA the other is a carer and they also get Pension credit top up. They are receiving both Personal Care and 4 hours non personal care.

Income

• Pension Credit	£232.45
• DLA Care Component	<u>£ 47.80</u>
• Total	£280.25

Current Max charge = £15.49

They currently pay this as they are receiving chargeable non personal care

If taper was 50% the maximum charge would be £22.12

If taper was 100% the maximum charge would be £44.25

They would pay the above as it is less than the cost of the service.

3. Couple eldest member over 60 but under 65 years in receipt of Retirement Pensions and works pensions. One gets Middle rate Care component of DLA and the other has status as a carer. He or She is receiving chargeable home care 3 hours per week plus 10 hours personal care.

Income

• Retirement Pension	£97.65
• Retirement Pension	£110.00
• Works Pension	£90.00
• DLA Care Component	<u>£ 47.80</u>
• Total Income	£325.45

Current Max Charge £31.31

If taper was 50% the maximum charge would be £44.72

If taper was 100 % the maximum charge would be £89.45

However they would only pay £48.24 the actual cost of three hours care because the personal care would be free as they are over 65

£16.08 is the hourly rate for home care. 3 x £16.08 = £48.24

Appendix 3d

Weekly charges for those between 60 and 65 arising from income at different percentage tapers

Weekly thresholds for over 60s below which there is no charge.

Single Person: £155, Couple: £236

Income	Single Over 60 under 65		Couple Over 60 under 65	
	50%	35%	100%	35%
£100	£0	£0	£0	£0
£110	£0	£0	£0	£0
£120	£0	£0	£0	£0
£130	£0	£0	£0	£0
£140	£0	£0	£0	£0
£150	£0	£0	£0	£0
£160	£2.50	£1.75	£0	£0
£170	£7.50	£5.25	£0	£0
£180	£12.50	£8.75	£0	£0
£190	£17.50	£12.25	£0	£0
£200	£22.50	£15.75	£0	£0
£210	£27.50	£19.25	£0	£0
£220	£32.50	£22.75	£0	£0
£230	£37.50	£26.25	£0	£0
£240	£42.50	£29.75	£2.00	£1.40
£250	£47.50	£33.25	£7.00	£4.90
£260	£52.50	£36.75	£12.00	£8.40
£270	£57.50	£40.25	£17.00	£11.90
£280	£62.50	£43.75	£22.00	£15.40
£290	£67.50	£47.25	£27.00	£18.90
£300	£72.50	£50.75	£32.00	£22.40
£310	£77.50	£54.25	£37.00	£25.90
£320	£82.50	£57.75	£42.00	£29.40
£330	£87.50	£61.25	£47.00	£32.90

Pension Credit for single person over 60 under 65 = £132.60

(With SDP = £186.25 + DLA of £47.80) = **£.234.05**

figure highlighted in red in chart above

Couple eldest member over 60 but under 65 = £202.40

(With carers premium of £30.05 = £232.45 + DLA of £47.80) = **£.280.25**

figure highlighted in red in chart above

Appendix 3e

Examples of maximum charges at different tapers – Older People

1. Single Person over 65 in receipt of Attendance Allowance and Pension Credit receiving only Personal Care at home for 5 hours per week.

Income	
• Pension Credit	£185.65
• Attendance Allowance	<u>£47.80</u>
• Total Income	£234.05

Current Max Charge = £27.67

The actual charge will be zero as they are only getting Personal Care which is free. Had they been under 65 then the care would not be free and they would pay the £27.67

2. Couple over 65 - One getting Higher Rate Attendance Allowance the other is a carer and they also get Pension credit top up. They are receiving both Personal Care and 4 hours non personal care.

Income	
Pension Credit	£232.45
Attendance Allowance	<u>£ 47.80</u>
Total	£280.25

Current Max charge = £15.49

They currently pay this as they are receiving chargeable non personal care

If taper was 100% the maximum charge would be £44.25

They would pay the above as it is less than the cost of the service.

3. Couple over 65 years in receipt of Retirement Pensions and works pensions. One gets Lower Rate Attendance Allowance and the other has status as a carer. He or She is receiving chargeable home care 3 hours per week plus 10 hours personal care.

Income	
Retirement Pension	£97.65
Retirement Pension	£110.00
Works Pension	£90.00
DLA	<u>£ 47.80</u>
Total Income	£325.45

Current Max Charge £31.31

If taper was 100 % Max Charge would be £89.45

However they would only pay £48.24 the actual cost of three hours care because the personal care would be free as they are over 65

£16.08 is the hourly rate for home care. 3 x £16.08 = £48.24

Appendix 3f

Weekly charges for those over 65 arising from income at different percentage tapers

Weekly thresholds for over 65s below which there is no charge.

Single Person: £155, Couple: £236

Income	Single Over 65		Couple Over 65	
	100%	35%	100%	35%
£100	£0	£0	£0	£0
£110	£0	£0	£0	£0
£120	£0	£0	£0	£0
£130	£0	£0	£0	£0
£140	£0	£0	£0	£0
£150	£0	£0	£0	£0
£160	£5.00	£1.75	£0	£0
£170	£15.00	£5.25	£0	£0
£180	£25.00	£8.75	£0	£0
£190	£35.00	£12.25	£0	£0
£200	£45.00	£15.75	£0	£0
£210	£55.00	£19.25	£0	£0
£220	£65.00	£22.75	£0	£0
£230	£75.00	£26.25	£0	£0
£240	£85.00	£29.75	£4.00	£1.40
£250	£95.00	£33.25	£14.00	£4.90
£260	£105.00	£36.75	£24.00	£8.40
£270	£115.00	£40.25	£34.00	£11.90
£280	£125.00	£43.75	£44.00	£15.40
£290	£135.00	£47.25	£54.00	£18.90
£300	£145.00	£50.75	£64.00	£22.40
£310	£155.00	£54.25	£74.00	£25.90
£320	£165.00	£57.75	£84.00	£29.40
£330	£175.00	£61.25	£94.00	£32.90

Pension Credit for Single Over 65 = £132.60
 (With SDP = £186.25 +DLA of £47.80) = **£.234.05**
figure highlighted in red in chart above

Couple over 65 = £202.40
 (With carers premium of £30.05 = £232.45 +DLA of £47.80) = **£.280.25**
figure highlighted in red in chart above