Consultation on charging policy for adult social care services

Cumbria County Council wants your help in developing a fair and consistent approach to charging for care, ensuring that everyone pays the appropriate amount for the services they receive, based on their need and their ability to pay.

Have your say on what happens locally
To have your say, please complete our questionnaire either online or in print and return to our freepost address Freepost, Cumbria County Council.

Comments on this document are welcome and the closing date for this consultation is 9 June 2018.

To ensure as many people as possible have the opportunity to have their say there will also be local drop in events available. Please go online at http://cumbria.gov.uk/communications/ascconsultation.asp to see where and when these drop in events will be held.

Introduction
Cumbria County Council is seeking the views of the people of Cumbria on proposed changes to the Council’s charging policy to adults who require care and support.

To assist and inform you in your responses here are some facts that may be useful to you:

- Cumbria County Council currently spends £143 million a year on adult social care services, including non-residential care. This provides social care support to over 9000 adults.
- To help fund these services the Council charges adults for the services they receive based on their ability to pay.
- Cumbria County Council currently generates a total income of £34 million per year for people our adult social care services based on the existing charging policy.
- The demand for these services is set to increase significantly over the coming years due to our ageing population and the increase in the number of people with complex needs.
- Each year the Council also faces significant challenges including rising costs associated with the delivery of care and the reductions in funding from Government.

Charging and Financial Assessment
Cumbria County Council wishes to develop a fair and consistent approach to charging for care. The key principles of the proposed care charging policy for adult social care are that people will only contribute towards, or pay the full cost of, their adult social care if, subject to a financial assessment, it is established they can afford to pay. The amount someone who receives Adult Social Care will pay will not be more than the cost of providing the service and will be limited so that they are always left with enough to pay for everyday living costs.

Current charging regulations are set in accordance with the Care Act 2014, Charging and Support Regulations.
**Consultation**

**Question 1**
*Are you...?*
PLEASE TICK AS MANY AS APPLY
- A parent or carer of someone who gets social care support from the county council
- Someone who gets social care support from the county council
- A relative or friend of someone who gets social care support from the county council

**Question 2**
*Do you currently pay towards your care services or support?*
PLEASE TICK ONE OPTION ONLY
- Yes, pay all costs
- Yes, pay some of the costs
- No
- Don’t know
- Not applicable

**Question 3**
*Overall, how strongly do you agree or disagree with the principles that people should contribute towards the cost of their non-residential adult social care if, subject to a financial assessment, it is established they can afford to do so*
- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
- Don’t know

**Question 4**
*Where a customer has ‘capital’ over £23,250 they are viewed as able to fund their own care and support. The Council is required to offer people who have the means to pay for their own care, an assessment to determine their eligibility for care services and where the customer chooses, to arrange services on their behalf. Customers can choose not to approach the council for help in arranging services, however, customers are able to benefit from the Council’s good rates. The Council currently subsidises the arrangement of services but is proposing a small flat rate weekly fee of around £4.50 to those people who are deemed able to pay for their own care which would contribute towards the Council’s overhead costs.*

The Care Act 2014 allows a local authority to recover any administration fee relating to arranging care and support for anyone with eligible needs, who has asked the local authority to arrange services on their behalf, and who has assets above £23,250. Any arrangement/management fee applied will not exceed the actual costs incurred for arranging care and support, and can take into account the following areas:
- cost of negotiating and/or managing contracts
- payments to a provider
- any administration costs incurred.

Cumbria County Council is proposing to introduce a flat rate arrangement fee similar to other local authorities, based on the average time spent in arranging and monitoring care and support services.

*Overall, how strongly do you agree or disagree that we should charge a small weekly arrangement fee to those that can afford it (e.g. full paying non-residential service users with assets over £23,250).*
- Strongly agree
- Tend to disagree
- Tend to agree
- Strongly disagree
- Neither agree nor disagree
- Don’t know
Tell us what impact do you think this proposal will affect you or your family?

**Question 5 Changes to how much you pay for non-residential services**

At the moment no matter how much the cost of the home care and support package is, the council will charge those that can afford to pay a maximum of £478 per week and this cost has not increased since April 2017. For a few people the cost of their care and support package, costs more than £478 per week but the council does not ask for more than the maximum amount.

Even though the council can charge for the full amount of the care and support package, it chooses not to recharge the full amount. The council wants to continue subsidising this cost but is consulting on increasing the maximum amount to £580 per week. This is just over £14 a day for those that can afford it. This will be based on a thorough and fair financial assessment.

**5a Overall, how strongly do you agree or disagree that we continue to help offset the full cost of care packages in the home?**

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
- Don’t know
5b Overall how strongly do you agree or disagree that for those who can afford it we should adjust the financial contribution of home care packages from £478 to £580 per week to help offset the rising costs of care?

- Strongly agree
- Tend to disagree
- Tend to agree
- Strongly disagree
- Neither agree nor disagree
- Don’t know

Tell us what impact do you think this proposal will affect you or your family?
Question 6 Changes to the administration fee for Deferred Payments

The Council currently provides a loan to people who enter into long term care pending the sale of their home. The customer is required to pay what they can from their weekly income, deferring the rest of the costs, to be collected either when the property sells or when the contract with the Council ends.

Under the Care Act 2014 Deferred Payment Agreements must be offered to anyone who meets the qualifying criteria which are:
- Anyone who is assessed as having eligible needs that the local authority decide should be met through a care home placement;
- Anyone who has less than (or equal to) £23,250 (2017/18) in assets excluding the value of their home (i.e. in savings and other non-housing assets); and
- Anyone whose home is not disregarded, for example, occupied by a spouse or dependent relative.

In accordance with regulations made under the Care Act Councils can recoup the administrative costs associated with Deferred Payment Agreements which include (but are not limited to):
- Registering a legal charge with the Land Registry against the title of the property;
- Land Registry search charges and any identity checks required;
- Postage, printing and telecommunication charges;
- Costs of time spent by those providing the service;
- Cost of valuation and re-valuation of the property;
- Costs for removal of charges against property.

Cumbria County Council has not increased these fees since April 2015. It is now proposing to increase these fees over a four year period as detailed in the table overleaf.

<table>
<thead>
<tr>
<th>Revised administration fees for Deferred Payments</th>
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<tr>
<td><img src="#" alt="Table showing fees for different years" /></td>
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Overall how strongly do you agree or disagree that for those who can afford it we gradually increase, over a four year period, the administration fee associated with Deferred Payment Agreements, as detailed above.

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
- Don’t know
What Happens Next?

Following the end of the consultation period all views, comments and survey responses will be collated into a report which will influence the final decision making process. This report will be available to you via the Cumbria County Council website.

The Council will carefully consider all the feedback received, when making recommendations to Cabinet for final approval to policy changes.

The final outcome of the consultation will be communicated to those people affected and policy documents will be updated and an implementation date will be communicated.
About you

This final section is about you. It’s a little more personal, but is really useful to us. By answering these questions you will help us to understand the views of the range of people who use non-residential adult social care services. If there are any questions that you’d rather not answer, please tick the ‘prefer not to say’ or skip to the next question.

Are you...?
PLEASE TICK ONE OPTION ONLY
- Male
- Female
- Prefer not to say

What was your age on your last birthday?
PLEASE TICK ONE OPTION ONLY
- Under 16
- 16-19
- 20-34
- 35-64
- 65-74
- 75 and over
- Prefer not to say

Are you a deaf person or do you have a disability?
The Equality Act 2010 defines a disabled person as someone who has a physical or mental impairment which has a substantial and long term adverse effect on his or her ability to carry out normal day-to-day activities.
PLEASE TICK ONE OPTION ONLY
- Yes
- No
- Prefer not to say

Have you ever identified as transgender?
Transgender is someone who lives, or wants to live, full time in the gender opposite to that they were assigned at birth.
PLEASE TICK ONE OPTION ONLY
- Yes
- No
- Prefer not to say

What is your religion?
PLEASE TICK ONE OPTION ONLY
- Christian (including CoE, Catholic, Protestant and all other denominations)
- No religion
- Prefer not to say
- Buddhist
- Hindu
- Sikh
- Muslim
- Jewish
- Any other religion

How would you describe your sexual orientation?
PLEASE TICK ONE OPTION ONLY
- Gay man
- Lesbian/gay woman
- Other
- Straight (heterosexual)
- Bisexual
- Prefer not to say

Which best describes your ethnic background?
PLEASE TICK ONE OPTION ONLY
- Black or Black British
- White
- Prefer not to say
- Asian or Asian British
- Mixed
- Prefer not to say

What is your home postcode
PLEASE WRITE IN BELOW

Return this questionnaire to our freepost address no later than 9 June 2018. Just mark the envelope Freepost, Cumbria County Council.
If you require this document in another format (eg CD, audio cassette, Braille or large type) or in another language, please telephone 0300 3033249

Jeigu norėtumėte gauti šią informaciją savo kalba, skambinkite telefonu 0300 30033249

W celu uzyskania informacji w Państwa języku proszę zatelefonować pod numer 0300 30033249

Se quiser aceder a esta informação na sua língua, telefone para o 0300 30033249

Bu bilgiyi kendi dilinizde görmek istiyorsanız lütfen 0300 30033249 numaralı telefonu arayınız