



Information on Charges for Care at Home Services

With effect from 23 May 2005

This leaflet contains information about the Council's charging system for Home Care services.

The contents of this leaflet are intended as a general guide only to the situation as at 23 May 2005. They should not be treated as a statement of law.

If you have any questions about the charge for your care, your social worker, or the member of staff who is assessing your community care needs, will be pleased to help.

Home Care services may be:

- provided by the Council;
- arranged for you by the Council and provided by a voluntary or independent organisation;
- managed yourself through the 'Direct Payments Scheme' (see page 10 of this leaflet).

Charges

Homecare	£11.00 per hour from 23 May 2005
Frozen Meals	£2.15 per meal from 4 April 2005
Lunch Clubs	£2.80 per meal from 4 April 2005
Meals at Day Centres	£2.80 per meal from 4 April 2005
Bordercare Alarm	£1.90 per week from 4 April 2005
Laundry	£2.40 per bag (max. 5lbs) from 4 April 2005
Aids to Daily Living	Free

Assessment

Before you can receive care services in your home, we ask that you have an assessment. An assessment usually involves one or more visits to you in your home. We will talk with you about the kind of help you think you need and together will agree on the care which best supports you.

Your assessment may be with someone from Social Work or Health such as a: Social Worker; Community Care Assessor; your District or Community Nurse; or an Occupational Therapist. They will explain what will happen in more detail and will be pleased to answer any questions you may have.

Carers may ask for an assessment in their own right.

As well as information about your care needs, you will also be asked for information about your finances including your income and capital.

The charge for your care will depend on the type of care you need and on your finances.

You may be expected to pay the full charge or part of the charge for your care.

Financial Information

The information about your **income** and **capital** is used to calculate what you pay for your care. All information will be treated in confidence. It is in your interest to give as much information about your circumstances as possible, particularly if you have additional costs because of your care needs.

You will be asked to complete a Financial Information Form. **It is important to read this leaflet (or to have someone read it to you) before filling in the form.**

Please note: under the terms of the Data Protection Act 1998 the information provided on this form will be held on computer and manual files for the purpose(s) of service records and the provision and improvement of services. This information will only be passed to relevant employees within Scottish Borders Council.

Please complete the form in full and sign the declaration at the end of the form authorising Social Work to carry out a financial assessment. If you do not wish to provide this information, you will be asked to pay the full charge for your care, in which case please:

- 1) **Complete Section A** on the front page **in full.**
- 2) **Complete the declaration** on the back page:
 - tick the box indicating that you agree to pay the full charge;
 - enter your signature and the date.

Income

Income includes all pensions, earnings, and any social security benefits that you receive. Most sources of income are taken fully into account.

Disability Living Allowance (Mobility Component) is disregarded in full.

Capital

Capital includes all savings, shares, bonds, and investments.

The first £6,000 of your capital is ignored.

Capital over £6,000 is treated as generating income. Income is assumed at £1 per week for every £500 over £6,000. This rule applies even if you do not actually receive any income from your capital. See table below.

If you received payment of £10,000 on or after 1st February 2001 from the Secretary of State because of imprisonment or internment by the Japanese in the Second World War, this will be disregarded as capital.

Your savings £	Assumed weekly Income £	Your savings £	Assumed weekly Income £
6,500	1	11,000	10
7,000	2	11,500	11
7,500	3	12,000	12
8,000	4	12,500	13
8,500	5	13,000	14
9,000	6	13,500	15
9,500	7	14,000	16
10,000	8	14,500	17
10,500	9	15,000	18

Will my partner, or other people living with me, be expected to pay for my care?

No. The income or capital of your partner or anyone living with you will not be taken into account in the assessment. The cost of your care is based **solely** on your finances.

Our Financial Information Form asks for information about your partner and other people who live with you. The only reason we ask for this is to ensure that you are not missing out on any benefits to which you or your carer may be entitled. Advice on benefits and assistance to complete any claim forms will be offered to you. You may also seek independent legal and financial advice. See pages 15 and 16.

How much will I have to pay?

People 65 and over

There is **no charge** for the 'personal care' part of your home care service. See the leaflet '*Free Personal Care*' for a detailed list of 'personal care' tasks. The full charge for all other home care services is £11.00 per hour.

People under 65

From the 23 May 2005 the maximum charge for Home Care (including 'personal care' and other home care services) is £11.00 per hour. This is the most you will be asked to pay per hour.

Depending on your financial assessment, you may be expected to pay the **full charge or part of the charge** for your care. You will receive a copy of how the charge for your care has been calculated once the assessment is complete, and before you receive a service. See the following two examples:

Charge calculation for an adult under 65

Mr John Smith is 59. He receives full rent and Council Tax rebate. He receives 2 hours of homecare per week.

Income Support	63.40	
Severe Disablement Allowance	62.25	
DLA (Care Component)	40.55	
Total Income	166.20	A
Personal Allowance	119.00	
Council Tax	3.34	
Total Allowances	122.34	B
Residual Income (rounded down)	43.00	C = A-B
Total Charge (per week)	8.60	C x 20%

Mr Smith will therefore be charged £8.60 per week, as opposed to the full charge of £11.00 for 2 hours = £22.00

Charge calculation for an older person over 65

Mrs Mary Jones is 70. She receives full rent and Council Tax rebate. She receives 5 hours of homecare per week, 2 hours of which are Free Personal Care.

Retirement Pension	82.05	
Pension Credit	72.90	
Attendance Allowance	40.55	
Total Income	195.50	A
Personal Allowance	128.00	
Council Tax	3.34	
Total Allowances	131.34	B
Residual Income (rounded down)	64.00	C = A-B
Total Charge (per week)	12.80	C x 20%

Mrs Jones is not charged for the 2 hours per week of Free Personal Care. She will be charged £12.80 per week for the remaining hours, rather than the full charge of £11.00 for 3 hours = £33.00.

What if I disagree with the amount I am asked to pay?

If you are unhappy about the charge for your care, you may ask for an explanation of how it has been calculated. If you disagree with this, you have a right to ask Social Work to look at it again.

In certain special circumstances you may appeal against the outcome of your assessment. For example, you may have additional costs because of your care needs such as extra heating or private care costs which make it difficult for you to pay for your care.

Ask your social worker to complete and submit the form '*Request for Review of Charge on Grounds of Special Circumstances*' to the Appeals Panel which meets weekly. Your Social Worker will let you know the outcome of your appeal. If you are still dissatisfied, you may wish to make a complaint. Complaints may be made to:

Customer Care Officer
Scottish Borders Council
Social Work
East End
Earlston
TD4 6HU
Freephone 0800 019 4490

You are entitled to be represented in accordance with the complaints procedure. You may also wish to seek independent advice on making a complaint.

See pages 15 and 16 for agencies offering independent advice.

Direct Payments

If you are assessed as requiring a community care service you may choose to purchase your service through the 'Direct Payments Scheme'.

'Direct Payments' allow you to manage the purchase of care services yourself, giving you more choice about who provides the service and when.

More information is available from:

- **Borders Direct Payments Agency 01896 759700**
- **Direct Payments Helpline 0131 558 3450**
www.dpscotland.org.uk

Free home care on discharge from hospital

Anyone aged 65 and over who is assessed as requiring home care will receive their care **free of charge** for 4 weeks on discharge from hospital. Home care services include meals on wheels, laundry, equipment, and minor adaptations.

You will only be eligible for free home care for **up to 4 weeks** if:

- you are assessed as requiring home care and are aged 65 or over on the day of discharge; **and**
- you have been an NHS in-patient for more than one day (24 hrs) for either treatment, assessment, rehabilitation; **or**
- you have had surgery as an NHS day patient.

Please note free care is not available where admission to hospital is regular, frequent, or part of ongoing care arrangements such as respite care, treatment for kidney dialysis, or chemotherapy.

Please let your social worker or carer know of any hospital stays and of the date when you return home. This will ensure that you are not charged for the 4-week period.

More information is available from your local Social Work office (see page 14).

Information for people receiving a Home Care service

People in receipt of Attendance Allowance / Disability Allowance (Care Component)

Please tell us if you are awarded either of these benefits as it will affect the amount you pay for your care.

What about making gifts or transferring property?

The law does not allow you to give away substantial sums of money or to transfer property in order to reduce the amount you pay for your care. If you do make such transfers, in some circumstances the Council may be able to recover the cost of your care from the person who received the gift or transfer.

Notice required for cancellation of a Home Care service

	Prior notice required
Temporary Cancellation	24 hours
Permanent Cancellation	7 days

If, for any reason, you need to cancel your home care service please contact your local Social Work office at the telephone number or e-mail address on page 14.

What to do if your circumstances change

If there are any changes in your circumstances such as:

- change of address;
- an increase or reduction in income (pension/earnings);
- a change in the amount of your capital;
- admission to residential care;
- entry or discharge from hospital;
- the sale or transfer of your property;
- death of a spouse.

These changes may mean that the charge for your care will be reassessed. Please notify your Care Resource worker or your Social Worker.

Certain aspects of the assessment are subject to the discretion of Scottish Borders Council, and decisions will be made in accordance with Council policy.

Social Work Local Offices

14 Newtown Street
DUNS. TD11 3DT
Tel. 01361 883050
sw.duns@scotborders.gov.uk

Rose Lane
KELSO. TD5 7AP
Tel. 01573 223501
sw.kelso@scotborders.gov.uk

4 – 6 Abbotsford Road
GALASHIELS. TD1 13DS
Tel. 01896 755365
sw.galashiels@scotborders.gov.uk

14 -18 Chapel Street
SELKIRK. TD7 4LB
Tel. 01750 20738
sw.selkirk@scotborders.gov.uk

Chambers Institute, High Street
PEEBLES. EH45 8AF
Tel. 01721 722777
sw.peebles@scotborders.gov.uk

5 -7 Lothian Street
HAWICK. TD9 9HB
Tel. 01450 374545
sw.hawick@scotborders.gov.uk

Welfare Benefits Service,
East End, Earlston.TD4 6HU
Tel. 01896 849802
wbs.@scotborders.gov.uk

Social Work teams are also based in:

Borders General Hospital Tel. 01896 826271
Huntlyburn House Tel. 01896 827300

Opening times:
Mondays to Thursdays from **8.45am to 5.00pm**
Fridays from **8.45am to 3.45pm.**

Advocacy and Advice

Borders Independent Advocacy Service (BIAS)

Unit 6a, Edenside Workshops

Inch Road

Kelso TD5 7JR

Tel. 01573 225777

email: bias.borders@virgin.net

Alzheimers Scotland

Action on Dementia

Unit 6 Edenside Workshops

Inch Road

KELSO TD5 7JR

Tel. 01573 226162

email: bordersproject@alzscot.org

Princess Royal Trust

Borders Carers Centre

Roxburgh Street

GALASHIELS

TD1 1NY

Tel. 01896 752431

email: centre@borders.carers.net

Help the Aged - Care Fees Advisory Services

Freephone: 0500 76 74 76

www.helptheaged.org.uk

Age Concern - Information Line

Freephone: 0800 00 99 66

www.ace.org.uk

Independent information and advice

Citizen's Advice Bureaux

(Phone and check for local opening hours)

Berwick upon Tweed

5 Tweed Street,
Tel. 01289 330222

Duns

Community Centre
Station Road
Tel. 01361 883340

Eyemouth

Community Centre
Albert Road
Tel. 018907 50500

Galashiels

105 High Street
Tel: 01896 753889

Hawick

15a High Street
Tel. 01450 374266

Innerleithen

Memorial Hall
Tel. 01896 830200

Jedburgh

Veitch's Close
Castlegate
Tel. 01835 863554

Kelso

20 Shedden Park Road
Tel. 01573 223516

Peebles

42 Old Town
Tel. 01721 721722

The Pensions Agency

The Pensions Agency gives information and advice on pensions at surgeries held in West Linton, Peebles, Selkirk, Galashiels, Melrose, Earlston, Hawick, Jedburgh, Coldstream, Chirnside, Duns, and Eyemouth. A home visiting service is provided for anyone unable to

get to a surgery. For more information telephone the Customer Services Manager on 01896 612417.

Council Contact Numbers

The Centres offer information and advice on all of the services provided by Scottish Borders Council:

8 Newtown Street
DUNS, TD11 3DT
Tel. 01361 882600

Paton Street
GALASHIELS, TD1 3AT
Tel. 01896 754751

60 Woodmarket
KELSO, TD5 7AX
Tel. 01573 224387

15 High Street
PEEBLES, EH45 8AF
Tel. 01721 726 321

Exchange Street
JEDBURGH, TD8 6BH
Tel. 01835 862246

High Street
SELKIRK, TD7 4LB
Tel. 01750 21426

44 High Street
HAWICK, TD9 9EF
Tel. 01450 375991

2 Church Street
EYEMOUTH, TD14 5DH
Tel. 01890 750247

Leithen Road
INNERLEITHEN, EH44 6HU
Tel. 01896 830200
(Thursday & Friday only)

73 High Street
COLDSTREAM, TD12 4AE
Tel. 01896 882486
(Friday only)

Opening Times:
Mondays to Thursdays from **9.00am to 4.30pm**
Fridays from **9.00am to 3.30pm.**

This leaflet is also available in:

- large print;
- on audio-cassette tape;
- other formats;
- other languages.

Please contact:

Social Work Services
Communications
Tel. 01835 826593