Telford & Wrekin
Co-operative Council

Easy Read

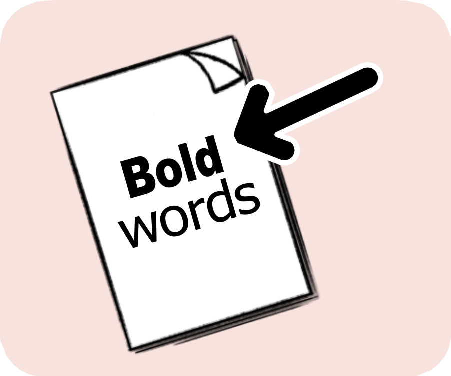
Paying for care when you live in your own home, in a community setting or are in prison

Easy Read

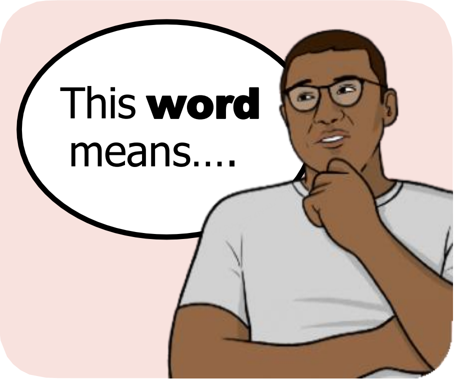
This is an Easy Read version of some information.

It uses easier words and pictures.

Some people may still want help to read it.



Some words are **bold** to show they are important.



We explain bold words if they are hard to understand.

What is in this booklet

About this booklet

We are Telford and Wrekin Council.

We wrote this booklet to help you understand how much you may need to pay towards the cost of your care if you do not live in a care home.

The care might be:

- In your own home.

- In prison.

Or the care might be from other adult **social care** services in your area.

Social care is the extra support some people need to live their lives, like support with eating or washing.

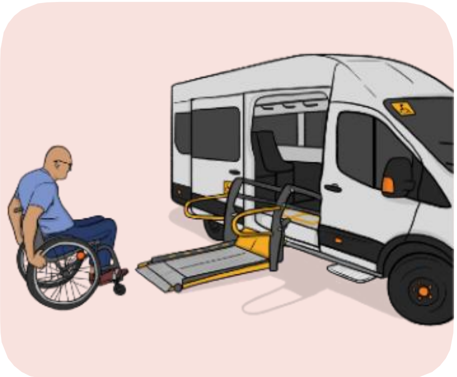
The care you need might be:

- Care or activities at a day centre that you go to.

- **Supported living**, which is services to help you live in your own home.

Or the care you need might be:

- **Extra care housing**, where you have your own home in a group of homes with care and support when you need it.



- Transport.

- Shared lives services.

- Services for people in prison.

Why we have written this booklet

We have written this booklet to help make sure that:

- We are fair to everyone who uses our services.

- We ask you to pay for care if you can afford it, no matter what support you get.

- You are getting as much money in **benefits** as you can.

  Benefits are money from the government to help you pay for things you need.

We have also written this booklet to help make sure that:

- Everyone can understand how much they might have to pay for their care.

- You can make your own choices about how you want to live your life.

- You will pay the right amount, based on what you can afford.

- We follow the law and rules from the government about charging for care.

What we cannot charge for

There are some services the law says we cannot charge you for.

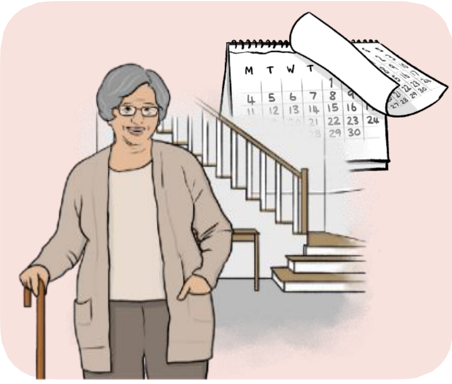
These include:

- Some people getting free care after being in hospital under the Mental Health Act, called **Section 117 aftercare**.

- Giving advice or checking what care you need.

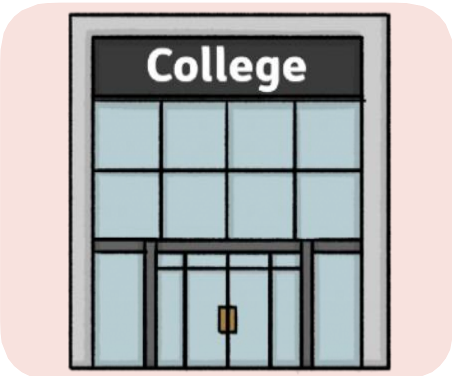
- Services because you have an illness called **Creutzfeldt-Jakob Disease**, or CJD for short.

The law also says we cannot charge for:



- Short-term help to help you get better and more independent. This is sometimes called **reablement**.

- Equipment to help you live in your own home.



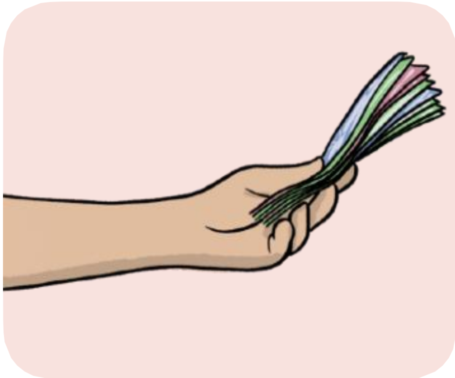
- Colleges for people with learning disabilities, including colleges where people live.

Personal Budgets

A **Personal Budget** is all the money you need to pay for your care and support.

Your support plan will show what care and support you need to live the life you want.

We will work out how much your support plan will cost.



We will work out how much you have to pay.

We will pay the rest of your Personal Budget.

Paying for your own care

We look at your money to decide how much you will have to pay for your care.

This is called your **contribution.**

We look at how much money you have saved up, and how much the things you own are worth, like your home.

This is called your **capital**.

If you have more than £23,250 in capital, you will have to organise and pay for your own care.

This is called the **threshold level**.

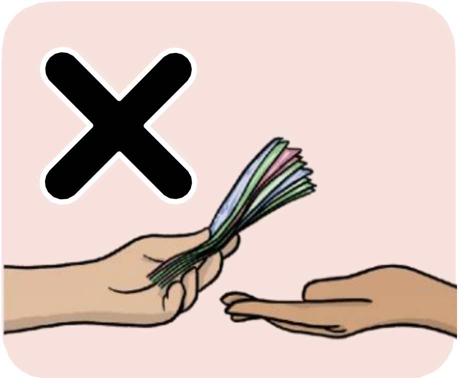
You can ask us to organise your care, we will charge you to do this.

If you have been paying for your care and your capital goes below £23,250, we will help pay for your care.

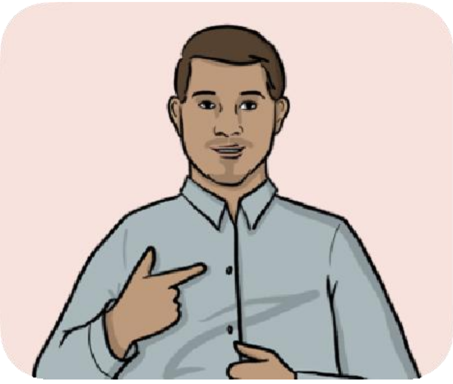
Paying the full cost of your care

Some people have to pay the full cost of their care.

You will pay the full cost if you have more than £23,250 in savings or things you own.



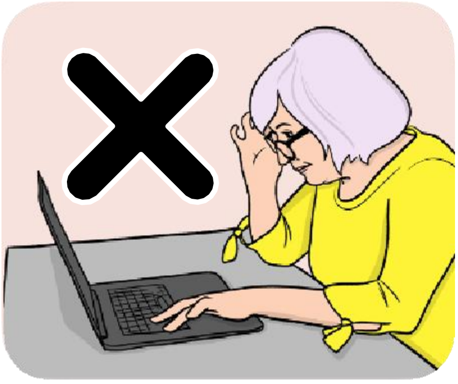
This means we will not pay towards your care.



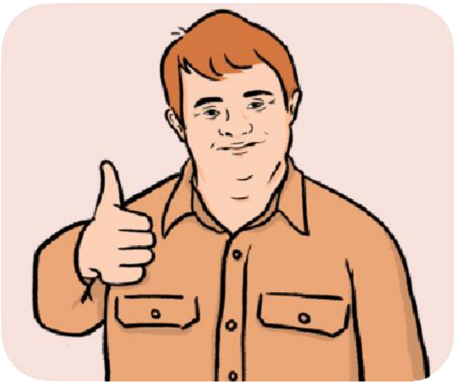
We call this paying for your own care.

You may also have to pay the full cost if:

- You do not tell us about your money.



- You do not fill in a financial assessment form.



If either of these things happen, we will assume you can pay for your care.

You will have to pay from when your care starts, even if we are still working out how much you need to pay.

Help arranging care

Even if you pay the full cost, you can ask us to help arrange your care.

We may charge you for arranging this.

Help making decisions

You can ask us to talk to someone else who helps you make decisions about money if they have legal authority to do this.

They will have to tell us about your money, so we can work out how much you need to pay for your care.

We will write to them instead of you.

If you cannot make decisions and do not have someone to help, we might have to find someone to help you.

Money to live on

When we work out your contribution, we will make sure that you have enough money left to live on.

The government says how much you need.

We will make sure you have enough money to pay your rent and Council Tax, if you do not get benefits to pay them.

How much you need to pay

To work out how much you need to pay, we first look at how much your care will cost.

Then we do a **financial assessment**.

A **financial assessment** is when you fill out a form to tell us:

- How much money you have.

- How much money you get.

On the form, you also tell us how much money you need to spend.

The information on the form will tell us how much you will need to pay for your care.

We will give you a paper copy of the form when we have decided what care you need.

Or you can fill the form out online on our website:

telford.mycostofcare.com/OFA

You should send us the completed form and any documents we need within 28 days of getting the form.

If you do not send the form or the information in time, you will have to pay for all of your care.

We will write to you to tell you how much you need to pay.

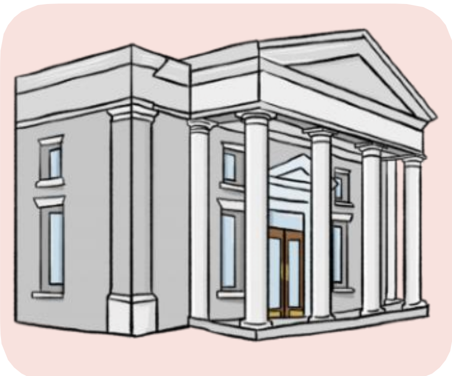
How we make a decision

To make a decision about how much you have to pay for your care and support, we look at all the information about your money.

Money going out

We will make sure you have enough money for:

- Your rent and service charges, if you do not get benefits to pay it.



- Your **mortgage**, which is a loan from the bank to buy a house.

We will also make sure you have enough money for:

- Council Tax, if you do not get benefits to pay it.

- What you have to pay to support your children.

- Any money a court has said you have to pay.

- **Insurance** for the building you live in.

  Insurance is protection for when something goes wrong. You pay money to an insurance company and they pay out if things get lost, stolen or broken.

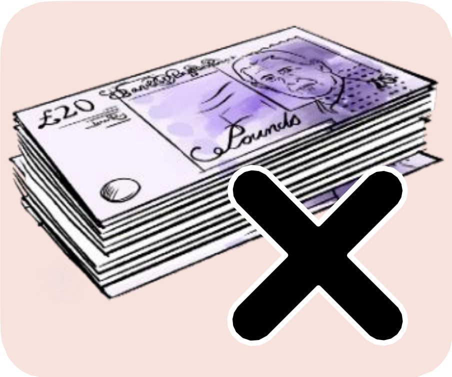
Money coming in

We will also look at how much money you have coming in, including the benefits you get.

This is called your **income**.

You can get help to make sure you are getting all of the benefits you can.

If you have money coming in as part of a couple, we will include half of that money in your income.



We might also include money that you should get, even if you do not get it.

We call this **notional income**.

Notional income could be:

- Money from benefits you do not claim, but would get if you did claim.

- Money that you should get but do not have yet.

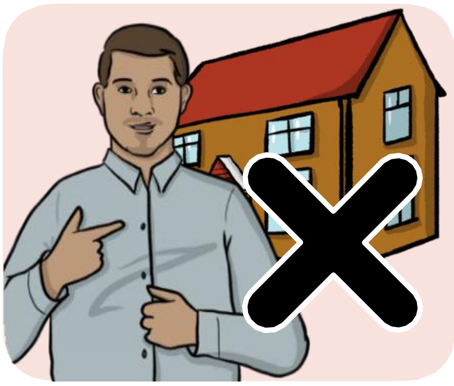
- Money that you avoid getting to try and pay less for your care.

Money you have

We will ask how much money you have saved up and how much the things you own are worth.

This is called your **capital**.

You will need to tell us about all the money you have in the bank or anywhere else.



We do not include the home you live in as part of your capital.

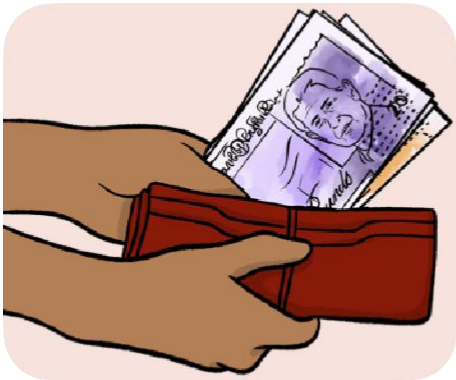
But if you own another home, we will include that.

If you have between £0 and £14,250, we will not include this when we work out your contribution.

If you have between £14,251 and £23,250, we will include some of this when we work out your contribution.

If you have capital between £14,250 and £23,250, we will add £1 a week for every £250 of capital.

This is called **Tariff Income**.



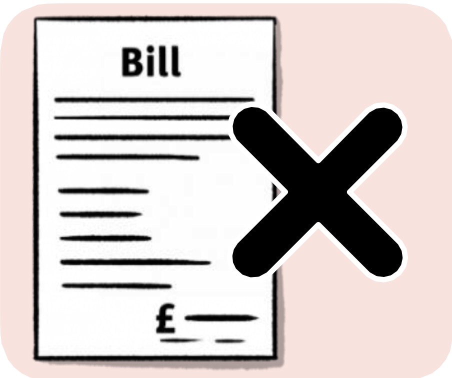
If you have more than £23,250, you will have to pay for all of your care.

This is called the **threshold level**.

Expenses for a disability

If you have a disability, we will make sure you have enough money to pay for what you need.

You will have to show us that you need to spend the money.



We will not pay for things that you choose that are more expensive than what we offer.

Light touch assessment

Because of what we know about your money, we might not always have to do a full financial assessment.

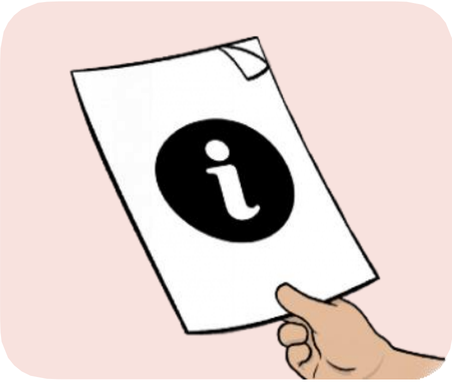
Sometimes we do a quicker check of your money called a **light touch assessment**.

We may do this if:

- You have more than £23,250, so you will have to pay for your own care.

We may also do this if:

- The care you need will not cost a lot.



- We have enough information to understand your situation.

About benefits

Some people who get benefits may still need to pay towards their care.

How much you pay for your care depends on your financial assessment.

What happens next

We will write to you to tell you what you need to pay.

You can ask for a full financial assessment if you want one.

Checking how much you pay

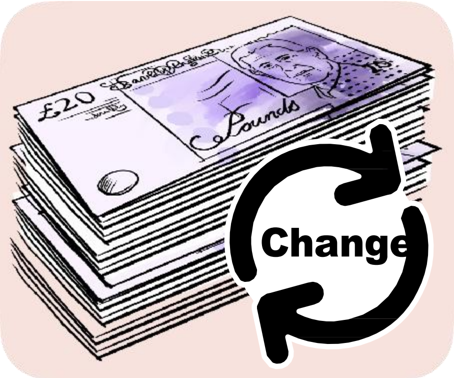
Each year, we will look at changes in:

- Benefits.

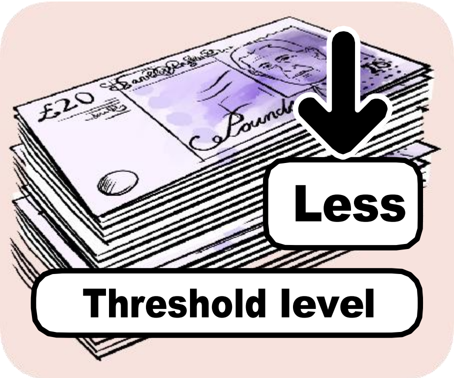
- The threshold level.

We will tell you how much your new contribution will be, and how we worked it out.

We can also do a new financial assessment if:



- You ask us to, because your money has changed.



- You now have less money than the threshold level.

- We made a mistake when we did your financial assessment.

Direct Payment

A **Direct Payment** is money the council give you to pay for your own care and support.

If you choose to get a Direct Payment, we will still do a financial assessment.

We will pay the Direct Payment into the Direct Payment account.

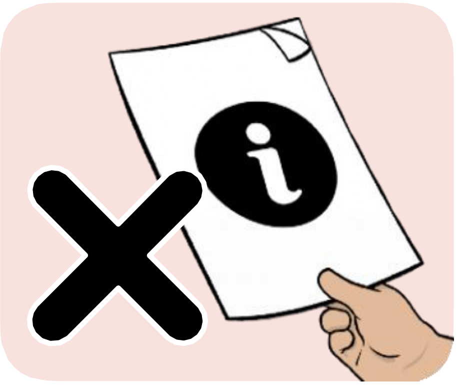
You will have to pay your contribution into the Direct Payment account.

The Direct Payment account will be used to pay for your care.

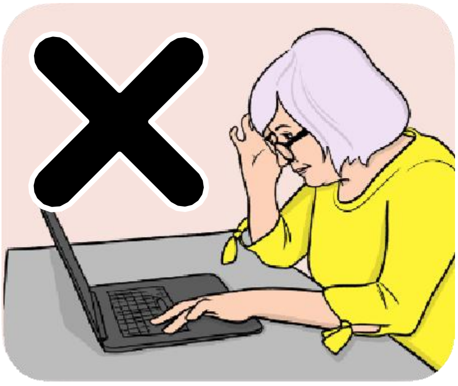
We will check that you are paying your contribution.

Not giving us information

You will have to pay for all your care and support if:



You do not give us information about your money.

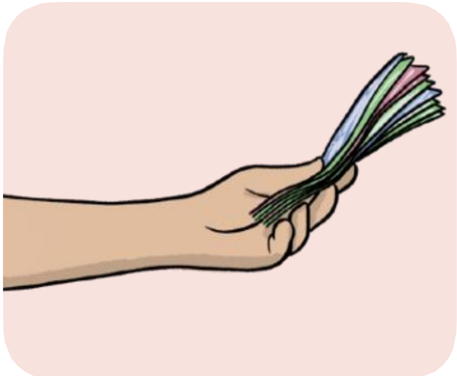


You do not want to have a financial assessment.

Getting rid of your money

You can choose how to spend your money, but you should not give money away to stop paying for care.

But you still need to pay for the care and support that you need.



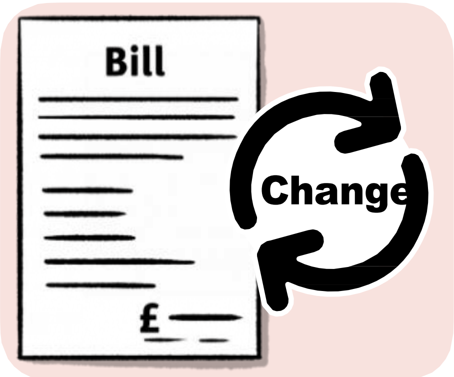
Some people give their money away so they do not have to pay for care and support.

If we think you have done this, we might still include this money in your financial assessment.

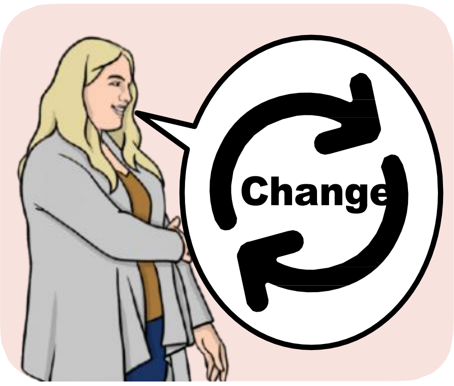
Changes to your situation

We might need to do a new financial assessment if there are any changes to:

- The support or care you need.



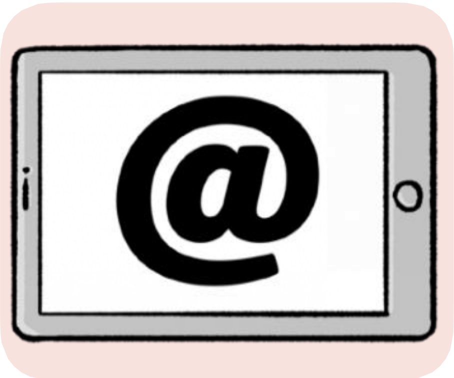
- How much your support or care costs.



You must tell us about any changes within 1 month.

You can contact us to tell us about any changes to your situation by:

- Phone:
  01952 383820



- By email:
  fcmteam@telford.gov.uk

- By post:
  Telford & Wrekin Council
  Financial Case Management
  Team
  Darby House
  Lawn Central
  Telford
  TF3 4JA

Paying for care

You can pay for your care in different ways.

Direct Debit

You can pay by Direct Debit, so the money for your care comes straight out of your bank account.

You can phone us to set up a Direct Debit on: 01952 383986

Online

You can pay online:
www.telford.gov.uk/payinganinvoice

If you pay online, you need to tell us the reference numbers on your bill to make sure we put the money on your account.

Phone

You can phone us to pay on:
01952 383977.

If you phone, you will need the reference numbers on your bill to make sure we put the money on your account.

From your bank account

You can pay from your bank account.

You can find our bank account number on your bill.

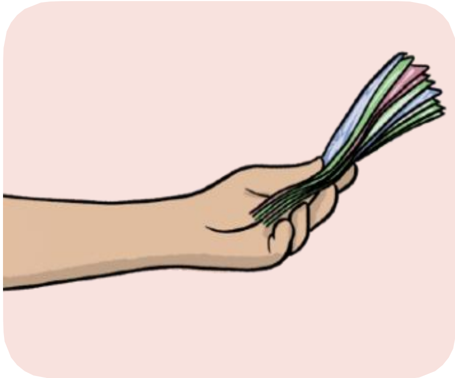
If you pay from your bank account, you will need the reference numbers on your bill to make sure we put the money on your account.

Contact us

If you want to talk to us about paying your bill, you should phone the Invoicing and Collection team on: 01952 383986.

If you want to talk to us about how much you have to pay for your care, you should phone the Financial Case Management team on: 01952 383820.

If you do not pay



If you do not pay your contribution for your care, we will follow our rules to try and get the money from you.

We might take you to court to get the money.

If you do not want care

If you decide you do not want care because of how much it will cost, you will need to phone the Financial Case Management team on: 01952 383820.

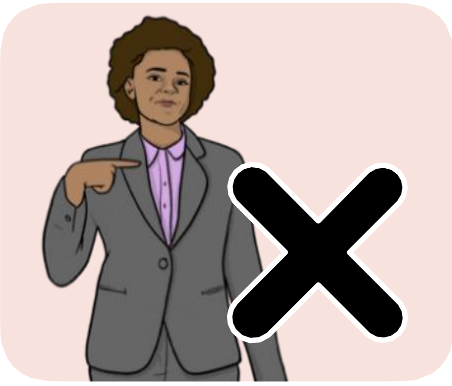
They will tell the Social Work team.

The Social Work team may contact you to check your safety and talk about support.

The team might talk to you about changes you can make to stay safe.

Help and advice

You might need help or advice to make sure you are making the right decisions about your care and your money.



We can give you general information, but we cannot give you financial advice.

You can get help or advice from:

- Money and Pensions Service:
  0800 011 3797

- Citizen's Advice Bureau:
  0808 278 7988

The Society of Later Life Advisers can help find someone to give you advice on your money as you get older:

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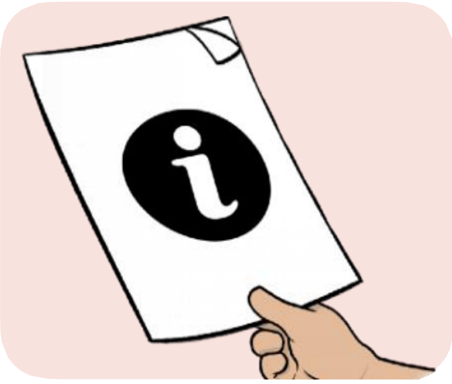
If you do not agree

If you do not agree with the decision we made in the financial assessment, you can ask us to look at the information again.

You should tell us why you think the decision is wrong.



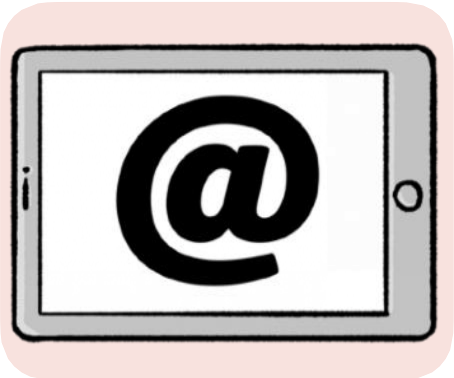
You should also give us any more information that you want us to include.

We might need to do a new financial assessment.

If you are still not happy with our decision, you can complain to the Customer Relationship team.

You can contact them by:

- Filling out a form on our website: https://www.telford.gov.uk/your-views-matter/complaints/adult-social-care-complaints/



- Email: customer.relationship@telford.gov.uk

- Phone: 01952 382006

You can also contact the Customer Relations team by post:

Telford & Wrekin Council
Darby House
Lawn Central
Telford
Shropshire
TF3 4JA

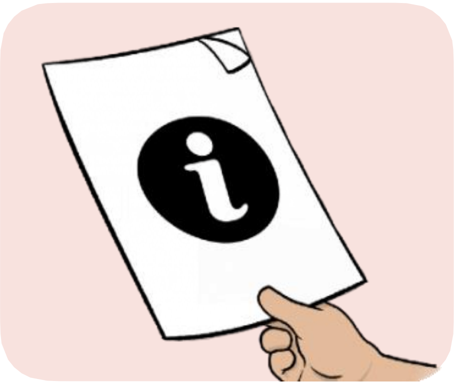
You can find out more about complaining on our website:

https://www.telford.gov.uk/your-views-matter/complaints/adult-social-care-complaints/

Your information

We use the information you give us to do your financial assessment.

We might also get information from parts of the government, like the benefits office or the tax office.



We might share your information with other organisations, if the law says we can.

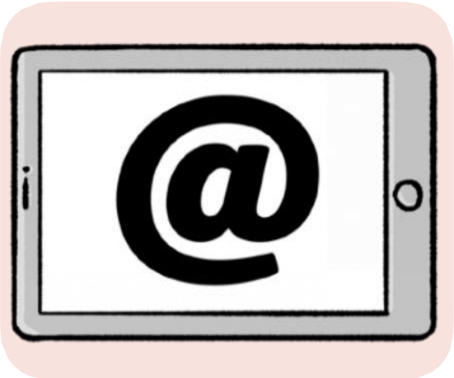
You can find out more about how we keep your information safe on our website:

www.telford.gov.uk/terms

Contact us

The Financial Case Management Team deal with financial assessments.

You can contact them by:



- Email: fcmteam@telford.gov.uk

- Phone: 01952 383820

You can also contact the Financial Case Management Team by post:

Telford & Wrekin Council
Financial Case Management Team
Darby House
Lawn Central
Telford
TF3 4JA

What do you think about this Easy Read booklet?

Please fill in this survey to tell us what you think: www.easy-read-online.co.uk/easy-read-feedback-survey

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