

Charging for non-residential care services

Paying for Adult Social Care in Newham



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WE ARE NEWHAM.



We want to help you live in your own home for as long and as independently as possible. To do this, Adult Social Care has a range of non-residential help and support available such as:

- Support for you to access community facilities
- Home care and personal support - including help with washing and dressing
- Services provided through a Direct Payment
- Attending day centres
- Transport provided to take you to and from day centres

If you receive one of these services you may have to make a contribution towards the cost of your care.

Some people may be exempt from charges, and some services are not chargeable. There is more information on exemptions further on in this leaflet.

How will you work out if I have to pay towards my care?

To work out how much, if anything, you will be asked to contribute, we will undertake a financial assessment with you. As part of the assessment we will look at your income, capital and savings and any expenditure related to your disability or health condition.

We will first of all look at your savings. If your savings are more than £23,250 you will have to pay the full cost of your support up to a maximum of £400 per week.

However, if your savings are between £14,250 and £23,250 then £1 a week will be treated as income for every £250. This is called a “Tariff Income.” We then look at your income and expenditure.

We work out your charges by:

- Adding together all of your income
- Taking away any income and benefits that are ignored
- Taking away all allowable expenditure and disregards
- Taking away the minimum guaranteed income (MIG)
- Taking away your disability-related expenditure (DRE)

The amount left (your assessable income), is the maximum we will ask you to pay.

The actual amount you pay each week will be the lowest of the following:

- Your assessable income
This may be £0.00
- The full cost of the service
- The maximum charge (currently £400 per week)

What is the Minimum Guaranteed Income (MIG)?

This is the amount of money set by Government that is protected from charging. It is how we ensure that the charges are affordable and you have enough to meet your basic day to day expenses. There are different amounts depending on your age and the benefits you are receiving.

What do you allow for disability-related expenditure (DRE)?

Newham applies a basic disregard to all financial assessments based on age and benefits in payment so the amount is different depending on your circumstances.

This figure will be included as an allowable expenditure and disregarded when we complete the financial assessment ensuring that you have money to meet relevant expenses. However, if your disability-related expenditure is more than the set amount we will consider increasing the figure.

Is there any limit to what you can ask me to pay?

The most we can ask you to pay is the full cost of your support up to a maximum of £400 per week.

What if I do not want to complete a financial assessment?

If you choose not to complete the financial assessment, you will be treated as being assessed to pay the maximum charge of £400 per week.

What income is taken into account?

Most benefits, including:

- State retirement pension
- Income Support
- Employment Support Allowance
- Guarantee Credit part of Pension Credit
- Certain elements of Universal Credit
- Attendance Allowance - AA
- Constant Attendance Allowance
- The care component of Disability Living Allowance - DLA
- The care component of Personal Independence Payments - PIP
- Severe disability premium paid with your benefit

Other income such as money from:

- Private and occupational pensions
- Annuity income
- Rental income from property
- Maintenance allowance
- We also include the tariff income



Age From	Disability Benefits in Payment	MIG & DRE
18 - 24	No Disability Benefits	£87.65
18 - 24	Low DLA / PIP (care component)	£146.45
18 - 24	Mid DLA / PIP (care component)	£151.45
18 - 24	Component	£185.30
25 - Pension age	No DLA / PIP	£110.60
25 - Pension age	Low DLA / PIP (care component)	£169.40
25 - Pension age	Mid DLA / PIP (care component) High DLA / PIP (care	£174.40
25 - Pension age	Component	£208.25
State Pension Age	No AA	£228.70
State Pension Age	Low AA	£243.70
State Pension Age	High AA	£253.70

So, if you are of State Pension Age and are receiving the higher rate of AA that would be £253.70.

You then take the MIG + DRE amount away from your income. So, if you get a pension of £220 per week, the calculation would look like this:

Pension £220

Less £253.70

Total -£33.70

In this example you wouldn't pay anything as your income is less than the basic income threshold.

However, if the pension amount was £270 per week, it would look like this:

Pension £270

Less £253.70

Total £16.30

This would mean that you might be asked to pay £16.30 per week towards the cost of your care. However the financial assessment would need to be completed to see if there are any allowable expenses to be applied that might reduce the amount you are required to pay.

Exemptions

The following adult social care services are not subject to a financial assessment and no charge will be made:

- Carers service
- Enablement up to the first six weeks and intermediate care
- Aids and adaptation equipment - equipment to make looking after yourself simpler and support to help you remain living independently at home
- Advocacy

We will not charge you for non-residential care that is subject to a financial assessment if you are:

- Diagnosed as suffering with any form of Creutzfeldt Jacob Disease (CJD)
- Getting services provided under the Carers and Disabled Act 2000, including accommodation and care to people you care for while you take a carers break. We will charge for any temporary accommodation and care not in support of a carers break
- Subject to Section 117 of the Mental Health Act 1983 where non-residential services are part of your after care
- In the first six weeks of an Enablement or Intermediate Care service
- Getting NHS continuing healthcare, living in your own home where the NHS is responsible for meeting all nursing and personal care needs

