

# Get in touch

#### Can I get help to make sure I am getting all the benefits I am entitled to?

Yes. We will offer to check your entitlement to various benefits and help you to make appropriate claims. This is called a financial assessment. A financial assessment officer can visit you at your home if you wish.

### What will happen if I cannot afford to pay for the services?

If the Council is satisfied that paying for vour Care at Home Services would cause you genuine hardship the Social Work Department can reduce or stop any charges for your service.

### If my care needs or my income changes what will happen?

Your financial situation will be looked at every year when we will ask you about any changes in your income or savings. If at any time during the year there are any changes in any of your circumstances you should let us know immediately.

### Who can I contact if I need to know more about my charge?

You can contact one of our Financial Assessment Officers by telephoning 01475 715946

#### This is our main base for Care & **Support at Home Service**

Social Work Services Hillend Centre 2 East Crawford Street Greenock

Phone 01475 715946

### Complaints, suggestions or comments

Care & Support at Home is subject to regulation and inspection.

If you are unhappy with Care & Support at Home Service for any reason you should let us know as soon as possible.

Write to: Complaints Officer Inverclyde HSCP **Hector McNeil House** Clyde Square Greenock PA15 1NB

### If you wish to complain to an independent body please

Write to: The Care Inspectorate

4th Floor

1 Smithhill Street Paisley PA1 1EB

Phone: 0141 843420

enquiries@careinspectorate.com email:



**Health and Community Care** 

# Care & Support at **Home Services** Information about cost











# Care & Support at Home Services Information about costs 2015/16

#### www.chps.org.uk/inverclyde

## Will I be charged for my services?

You may be charged for your Care and Support at Home Service. Care at Home Services includes homecare, community alarm, meals on wheels and community respite. This charge is based on your circumstances including your ability to pay.

# How will you know if I can afford to pay for my services?

Inverclyde Council employs financial officers who will ensure that you are getting all of the benefits you are entitled to. If you have not already had a financial assessment we can arrange this for you.

We base our charging policy on guidance from the Convention of Scottish Local Authorities (COSLA) who set the level of income you can have before you are charged for your service. This is called **Income Thresholds**.

If your weekly income is less than the Income Thresholds, then you will not be charged for your services.

Income Sin Thresholds	gle Person	Couple
Under pension age*	£123	£188
Over pension age*	£177	£269

<sup>\*</sup>Pension age is currently under review in line with DWP changes.

# What if my income is higher than the Threshold?

When we know what your income is we will deduct the Threshold amount and this will tells us how much you can afford to pay.

For example if your weekly income is £163 and you are a single person under pension age\* we will disregard £123.

£163 - £123 = £40 available funds

We can only charge a maximum of 25% of the available funds regardless of the cost of your services. In this example you would pay a maximum of £10 or if the cost of the service is less than £10 - you would only pay that amount.

- If your services amounted to £10 per week you would only pay £10
- If your services amounted to £90 per week you would still only pay £10.

### I have weekly living costs, will they be taken into account when working out what my income is?

Yes. Housing costs and dependants allowance will be deducted from your total income.

Some benefits will not be considered as income.

# Will my savings be counted as income?

Yes, but only savings or capital over £6,000

(under pension age\*) or £10,000 (over pension age\*). For every £500 of your savings over these amounts, £1 will be regarded as part of your weekly income.

For example if you are under pension age\* with savings of £7,000, we will disregard £6,000 leaving £1,000.

£7,000 - £6,000 = £1,000 divided by £500 = £2. In this example £2 would be regarded as income.

# What will happen if I choose not to tell you about my finances?

You have the right not to disclose financial information. If you do not tell us about your financial situation then you will be charged for the cost of the service you recieve. Care at Home Services are currently based on a £12.30 per hour cost.

#### Will I receive free personal care?

If you are aged 65years or over you will receive free personal care tasks such as assistance with eating, personal hygiene, mobility and medical treatments.

These tasks are chargeable to all service users under 65 years of age.

# What services will I be charged for?

Help with domestic tasks such as shopping, housework, paying bills and support on outings are chargeable to all service users.