

Information sheet 15 – financial assessments

This sheet explains what will happen when a Financial Assessment and Benefits Officer assesses how much you can afford to pay towards the cost of non-residential services or short break care, and to offer you advice about social security benefits. It shows charge rates from 10 April 2017.

There are separate information sheets (numbers 19 and 20) which explain in more detail how the charges will be calculated.

■ What services will the assessment cover?

The Financial Assessment and Benefits Officer will normally collect all the information needed to set two different figures for the maximum amounts you could have to pay:

- The weekly maximum amount you may have to pay for care and support at home or in the community
- The nightly maximum charge for short breaks in a care home

Even if your current care and support plan says that you only need one of these forms of support, we will normally tell you both figures.

This is because most of the information needed to set the two maximum charges is the same (though the actual charges are different). People's needs can change unexpectedly. By setting both maximum charges at once, we reduce the need for repeat phone calls or visits, which saves you trouble and keeps down our administrative costs.

■ What information you will need to provide

Unless you tell us you do not want to have a financial assessment, the Financial Assessment and Benefits Officer will need full information about your income. It would be helpful if you could have to hand

- Your most recent benefit award letter (if you are receiving any social security benefits), details of any occupational pensions (payment slips if possible) and the most recent bank statements for accounts into which pensions/benefits are paid
- Bank/building society pass books and details of any investments you have
- Details of rent/mortgage payments and council tax, if applicable.

If you pay standing charges for water, gas or electricity, or if you have a household insurance policy, you may want to have details of these to hand, since you can offset these against charges for short break care.

We do *not* need to know about any income which is paid to other people you live with, unless it is shared with you. Similarly we only need to know about savings that are jointly held or belong to you.

■ Benefits advice

Financial Assessment and Benefits Officers can advise on whether you may be entitled to social security benefits. This will work best if you provide full information about your current sources of income – you will have to do this anyway if you do not want to pay the full cost of your services. However some benefits such as Attendance Allowance and Personal Independence Payment do not depend on your income.

■ Will any extra benefits I get affect my charges?

Yes, you may have to pay higher charges if you get extra benefits (though this will depend on your precise circumstances). However, most people will be substantially better off if they get additional benefits, even after allowing for the increase in charges. Nobody should be worse off.

■ Do I have to have a financial assessment?

You can tell us that you do not want to have a financial assessment. In this case, you will pay the full cost of your services.

If this is your choice, tell your care manager or phone our care charges helpline on (01670) 622 891. We will ask you to fill in a form confirming that you do not want a financial assessment, and that you know you will have to pay the full cost of your services.

However if you ask not to have a financial assessment, you will miss out on benefits advice which might be to your advantage. For instance many people who need home care or short break care qualify for disability benefits such as Attendance Allowance or Personal Independence Payment which are paid regardless of people's income.