

Information sheet S5 – contributing towards your personal budget

This sheet explains what you will have to contribute towards your personal budget. It is current from **9 April 2012** until **April 2013**. **Information sheet 6** explains what you will have to pay if you move to live in a care home.

You will **not** have to make a contribution towards your personal budget if:

- You are receiving after-care following compulsory treatment under mental health legislation
- You are living in a care home and already paying charges for that
- You have Creutzfeldt-Jakob disease [short break charges may still apply]

■ How we work out what people will contribute

We expect everyone to contribute what they can afford to towards their personal budget, up to a maximum of £251.75 per week. A Financial Assessment and Benefits Officer will visit to assess what you can afford to pay – or you can simply choose to pay up to £251.75 per week without a financial assessment. People whose income comes entirely from benefits will usually pay much less than £251.75 per week, though people who qualify for all the available disability benefits may pay between £54 and £64. Nobody will be asked to pay more than they can reasonably afford (based on national Government guidelines). Some people do not have to pay anything.

If you have savings of more than £23,250, we will expect you to pay up to £251.75 per week regardless of your income.

Each person in a couple who needs support will be assessed separately, on the basis of their own income and savings (or their share of joint income and savings).

■ How we will ask you to make your contribution

If you decide to manage all of your personal budget yourself, we will deduct your contribution from the payments we make to you. We will usually do the same if you ask us to pay the personal budget to someone else who will manage it on your behalf. If you ask us to arrange some or all of your support for you, we may ask you to pay your contribution by Direct Debit. If you would have a problem paying by Direct Debit, you can discuss options with the Financial Assessment and Benefits Officer.

■ What services cost

If you ask us to arrange services for you, your contribution will be based on the cost of these services, up to the maximum contribution you can afford (or £251.75 per week).

The cost of these services will often be different from the personal budget figure which we offered – frequently it will be higher. One reason for this is that we will often have to use quite expensive services designed to cope with people who have complex disabilities.

If you ask us to arrange **home care** for you, the cost of this is £3.21 per quarter-hour of care. If you ask us to arrange **day care**, the cost will vary depending on the service.

■ Meals and transport

If you ask us to arrange a traditional day care service which includes meals or transport to the service, you will have to pay charges for these on top of the contributions described above. These charges are paid directly to the day care centre.

If you will be taking meals or refreshments there is usually a standard charge of £2.50 per day. Where the standard charge applies, it is a fixed charge – there are no reductions for people who eat only some of the food provided. Some day services may offer different arrangements, such as a cafeteria.

If you use transport provided by the centre, or funded by us, to get to a day service, there is a charge of £2.00 per day for this (£1.00 if you use transport in one direction only). If we arrange for you to go out with an “enabler” to a specific place, you will pay the standard transport charge – but if you choose where to go, you will usually pay a mileage rate, or the fare if you go by public transport (unless you can use a pass).

■ **Short break (respite) care**

If you ask us to arrange a short break in a care home for you, a Financial Assessment and Benefits Officer will visit you to assess how much you can afford to pay for this. The rules are different from those described above, but if you have previously had an assessment for an ordinary personal budget contribution, we may already have collected the information which we need to set your charge for short break care.

The charge will vary, depending on your circumstances. If your income comes entirely from social security benefits, your weekly charge will usually be between £47.50 and £177.40 a week. If you have savings of more than £23,250, you will usually pay £419.58 per week. This figure may increase if you receive more than 56 nights of care in a year.

■ **What if I cannot afford to contribute this much?**

If you believe that you cannot afford to pay because of special circumstances, you have a right to ask for your contribution to be reviewed. Your care manager can arrange this. However we will only waive assessed contributions in exceptional circumstances.

■ **Further information**

If you have questions about your contribution which your care manager cannot help with, please contact our Charges and Contributions Helpline on (01670) 533893, or write to:

Finance Section,
Adult Services,
County Hall, Morpeth,
Northumberland NE61 2EF
Email scFinance@nct.nhs.uk