

Frequently asked questions about personal budgets and paying for non- residential care and support

What is a personal budget?

A personal budget is the total amount we have agreed can be spent on your social care and support needs, or support needs if you are a carer. To work out your personal budget we will assess your care and/or support needs and, if you meet the criteria for social care, we will work out how much money it would cost to meet your needs – this is your personal budget.

You can then use your personal budget to access a range of non-residential care and support to meet your care and/or support needs and outcomes. The services you can access include things such as home care, day care, respite care, [direct payment](#).

The services you receive are chargeable and you may have to pay towards your personal budget to meet these costs. The amount you contribute to your personal budget is worked out through a financial assessment.

Why do I have to make a contribution to my personal budget?

Government regulations state Councils are entitled to ask for a contribution towards the cost of care and support services provided to adults. You can view these regulations at <http://www.legislation.gov.uk/ukpga/2014/23/contents/enacted>

Our Charging Policy for Non-Residential Care & Support Services was approved on 24 March 2015. The policy outlines the process for how we work out what people can afford to contribute, making sure that any contribution you are asked to make is fair and reasonable and is based on what you can afford to pay.

The policy explains in detail why you are required to make a contribution to your care and/or support and how this contribution will be calculated. You will receive a letter explaining how your contribution has been worked out.

If you have resources above the upper capital limit (currently £23,250) and have asked us to meet your needs and outcomes, an arrangement fee will be charged.

The full policy is available on our website: <http://www.solihull.gov.uk/About-the-Council/Strategies-policies/socialcare>

How is my contribution calculated?

Your contribution is based on what you can afford to pay from a review of your individual financial circumstances. This is called a financial assessment. The financial assessment is completed by a trained officer. The assessment looks at all of your income and capital.

If you do not provide us with information about your financial circumstances or you have capital above the upper limit you will not be eligible for financial support from the Council and will be expected to pay for the full cost of your personal budget.

When do my contributions start?

Your contributions start from the day you are awarded a personal budget following our assessment of your care and support needs, or support needs if you are a carer.

Following your financial assessment we will confirm in writing the amount you are required to contribute, how this has been calculated, and whether we will make a contribution towards your personal budget.

What if I can't afford to pay?

We should only ask you to pay what you can afford to.

The financial assessment will make sure you are left with enough money to live on. We will also work with you to make sure you are claiming all of the benefits you are entitled to.

If you don't agree with the amount you have been asked to contribute or you believe that contributing will cause financial hardship you can ask us to look again at your financial assessment.

If you still disagree with your contribution amount after we have looked at your financial assessment again, you can make a formal complaint by contacting us on 0121 704 8005.

What happens if my financial circumstances change?

If your income or capital goes up or down please tell us immediately so that we can look at your financial assessment again and work out if the amount you have to pay towards your personal budget should change. Call 0121 704 8007 and ask to speak to our Financial Assessment Team.

What am I paying for?

You are paying for your personal budget services. Your personal budget is the total amount we have calculated can be spent on your social care and support needs, or support needs if you are a carer.

Depending on how much income and capital you have you may have to pay towards your personal budget. We will work out how much you have to pay by completing a financial assessment.

You will not be asked to pay more than the cost of your personal budget. We work out your personal budget and your contribution once a year (unless your circumstances change) and we tell you how much you will need to pay. You will be sent an invoice from us every 4 or 5 weeks, either for the full cost of your personal budget or your assessed contribution, if the Council is also paying towards your personal budget services.

If you have to pay the full cost of your personal budget the amount you pay may vary as it will be based on the actual cost of the services you access in any particular period.

For example: Your personal budget has been agreed to be £10,400 per year (£200.00 per week) and you use this to have care in your home five days a week.

You have savings above the upper capital limit and therefore pay the full cost of your personal budget of £200.00 per week.

You go on holiday and tell your carers that you do not need them to call for three days. Your charges for that week are reduced to £80.00 for the 2 days of care you will receive and deducting £120.00 for the 3 days of care you have cancelled.

If we are paying towards your personal budget you will always pay the same amount based on your assessed contribution – if you access less care in any particular period the financial support from us will be reduced accordingly. This is to ensure that we are able to offer such support to as many people as possible.

For example: Your personal budget has been agreed to be £176.70 per week and you use this to attend a day centre three times a week at a cost of £58.90 per day.

Through a financial assessment you have been assessed to contribute £30.00 per week towards your personal budget. We will contribute the difference between the total cost of your personal budget and the amount you can afford. In this case we

will pay a maximum of £146.70 per week.

You go on holiday and do not attend the day centre for two days. You will still pay £30.00 because your contribution is still less than the cost of attending the day centre for the day you attend. In this scenario you contribute £30.00 and we contribute the difference of £28.90.

Where and how can I pay?

Details of how and where you can pay are shown on the back of your invoice and on our website:

<http://www.solihull.gov.uk/About/pay/sundry-income-invoices>

Will my personal budget and the amount I contribute ever be amended?

Yes your personal budget may change if:

- Your care and support needs, or support needs if you are a carer, change and, following a review by a social care worker, your personal budget changes to reflect this.
- You permanently cancel a service because you don't need it any more.
- Your financial circumstances change (you must tell us about any changes).
- Your service is not available and there is no suitable alternative.

Do I get a refund if I don't use or need my planned care on a particular day?

If you pay the full cost of your personal budget the amount you pay may vary as it will be based on the actual cost of the services you access in any particular period. In these cases any reduction will be deducted from your next invoice or refunded to you if you no longer have a personal budget for non-residential services.

If we pay towards your personal budget you will always pay the same amount based on you assessed contribution – if you access less care in any particular period the financial support from us will be reduced accordingly. This is to ensure that we are able to offer such support to as many people as possible.

What happens if I don't pay by the payment due date?

If you don't pay and have not talked to us about this we will send you a reminder and then continue with our normal debt recovery processes which could result in court action being taken.

If you are having difficulties making a payment you can contact our Financial Assessment Team on 0121 704 8007 and ask us to look at your financial assessment again. Alternatively you may wish to contact our Income Team on 0121 704 8173 to discuss setting up a payment arrangement.

What happens if my care and/or support needs change?

If you feel your needs have changed please contact your social work team to arrange another care and support assessment. Your personal budget may alter as a result of the change in your care and support needs. This may also affect the amount you pay towards your personal budget.