

Adult Social Care

Charging for non-residential care services



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● What is covered by non-residential care services funding?

- home support (domiciliary care) day opportunities
- incontinence laundry service
- telecare
- home meals and day opportunities meals
- transport

● What is covered by non-residential care services funding?

A social worker will assess your needs and well-being and provide a support plan to see what help you require. You will then receive a financial assessment, based on your weekly income, with charges calculated for a standard week from Monday to Sunday.

The financial assessment will determine how much you may need to pay for services. You may also supplement a direct payment if you arrange your own services (see the Direct Payments leaflet for more information).

● How are charges for non-residential care services calculated?

There are three categories of charges, depending on what kind of help you require and what money you have:

● Maximum Charge

Payable if you have savings over a set limit. In addition to the maximum charge, there is also an initial arrangement fee and an annual administration fee. Call the Financial Assessments Team on 024 7697 5429 for the current limit and details of charges.

● Assessed Charge

Payable if you have less than the set limit of savings. This charge is determined by a means test, which looks at your income, savings, and living expenses.

● Flat Rate

Charges for home meals, day opportunities meals, and transport are all charged on a flat rate basis, no matter what amount of income or savings you may have.



○ How are assessed charges calculated?

You or your financial representative will be contacted by a financial assessment officer who will arrange a telephone appointment to undertake the financial assessment. This will determine whether you qualify for financial help from the local authority. If you do not, you are regarded as a self-funder. You will then be notified about the actual weekly charge.

Some income is disregarded when calculating the assessed charge:

- Disability Living Allowance or Personal Independence Payment Mobility Component
- War Pensions
- Wages

If you receive an Attendance Allowance, Personal Independence Payment, or the care component of Disability Living Allowance, the financial assessment only considers the higher rate if you have night-time care.

If you do not receive night-time care, only the lower rate of Attendance Allowance or the middle rate of the care component of Personal Independence Payment or Disability Living Allowance will be considered. A weekly amount may also be included in the calculation based on your level of savings.

○ What allowances are considered when calculating my assessed charges?

○ Allowances for daily living expenses

This is an individual allowance based upon the basic Income Support/ Pension Credit allowances and premiums plus an additional amount.

○ Allowances for disability-related expenses

You will be asked about any expenses directly relating to a disability or illness you may have. An allowance will be made for any reasonable expense you incur, however, you may need to provide receipts to verify any sum of money you have paid out for things like high fuel costs, additional or specially made clothing, purchases of special equipment, etc.

○ Housing costs allowance

If you pay rent or have a mortgage, an allowance will be made for any costs not covered by Housing Benefit, Council Tax Benefit, or Income Support/Pension Credit.

○ Housing maintenance and buildings insurance costs allowance

If you own your property, a standard allowance will be made in the assessment towards housing maintenance and building insurance costs. This allowance may not reflect your actual expenditure.

● How do I pay my assessed charges if I have chosen to buy my own care using a Direct Payment?

If you choose to receive a direct payment, you will be expected to pay your assessed contribution into your Direct Payment bank account. Adult Social Care will also pay their contribution into this account. An invoice will be sent to people who receive direct payments for any flat rate charges for services, such as meals and transport.

● Could I be exempt from paying assessed charges?

We will not ask you to pay any assessed charges if you receive at least one benefit from:

- Income Support
- Pension Credit (Guarantee element)
- Housing Benefit
- Means-tested Council Tax Support (not single occupancy reduction)

But do not receive Attendance Allowance, Disability Living Allowance Care Component, or Personal Independence Payment.

You will also not have to pay any assessed charges for services you receive under s117 of the MHA.

If you are exempt from the assessed charge, you will still pay any flat rate charges.

● Will I still be charged if I miss my care services?

If you miss your entire planned care package due to illness, a hospital stay, or a holiday, over a week (from Monday to Sunday), you will not be charged for that week's service. If you pay the maximum charge for home support, we will not charge for cancelled services, provided you give seven days' notice. If you receive home meals, daytime care meals, or daytime care transport, we will not charge for the meal or transport element of the service when cancelled, provided you give seven days' notice.

● How do I pay for Adult Social Care Services arranged care packages?

Payments can be made by Direct Debit, over the phone by calling 024 7683 4884, or at www.coventry.gov.uk

● Four-weekly invoices

If you pay a charge towards an Adult Social Care arranged care package, we will send you an invoice every four weeks. This invoice will show any amendments to the weekly charge.

● When will the charges start?

Your charge will start from the day the care service package begins. If the financial assessment visit takes place after the care service has started, we will backdate the charge to the start date of the care service.

If you do not provide the information needed to complete the financial assessment, we will assume you have enough funds to pay the maximum charge for your care and support package.

○ For example:

The care service package starts on 1 April 2025, and the financial assessment visit takes place on 14 April 2025. The charge will be backdated to 1 April 2025.

○ Example one

Client with capital above the capital limit

Maximum charge applies

Care service - 5 hours of home support

Charge - £19.70 per hour x 5 hours = £98.50 per week**

An initial setup of **£270** charge to arrange the care service package will be added to the first four weekly invoices issued.

An annual charge of **£147.30** for ongoing costs of arranging the care service package will be added to the four weekly invoices on each anniversary of the care package starting.

○ Example two

Client with capital below capital limit financial assessment applies

Client aged 75, lives alone, and is a homeowner

Income per week	Retirement Pension	£227.10
	Guarantee Credit	£82.90
	Attendance Allowance	£110.40*
Total assessable income =		£383.90
*(disregard difference of £36.50 between high rate and low rate)		

Allowances against income	Protected weekly income	£232.60
	Home owner	£17.64
	Disability Related Expenditure	£20.00
Total allowances =		£270.24

Client contribution (assessable income less total allowances) = £113.66

** Flat rate charges for transport and meals will be added to the client contribution if applicable.



● Who do I contact for more information or to appeal against a charge I have to pay?

If you feel your charge is unreasonable, you have the right to appeal. For details about the appeals process or to get more information contact:

Financial Assessments Team

Coventry City Council, PO Box 7097

Coventry CV6 9SL

Email: financialassessments@coventry.gov.uk

Call: **024 7697 5429**

● How do I find out more about charging for non-residential care services?

There are a range of leaflets and further information about Adult Social Services on the Council website: www.coventry.gov.uk

○ Contact Adult Social Care Direct

Call **024 7683 3003**

or email ascdirect@coventry.gov.uk

or visit www.coventry.gov.uk/health-social-care

Speech impairment, deaf or hard of hearing? You can call using Next Generation Text (also known as Text Relay and TypeTalk): **18001 024 7683 3003**

If you require this information in another language or format, please email ascdirect@coventry.gov.uk

Jeśli potrzebujesz zawartych informacji w innym języku lub formacie, prosimy o wiadomość e-mail na adres ascdirect@coventry.gov.uk

ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਹ ਜਾਣਕਾਰੀ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਜਾਂ ਫਾਰਮੈਟ ਵਿੱਚ ਚਾਹੀਦੀ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ascdirect@coventry.gov.uk 'ਤੇ ਈਮੇਲ ਕਰੋ

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