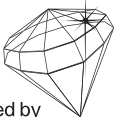


# Fairer charging policy



**Information about paying towards the cost of adult social care for people living at home**

Crystal  
Mark  
18503



Clarity approved by  
Plain English Campaign



## Introduction

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We follow Government guidance for charging people for services that help them live independently at home.

The fairer charging policy is the way we work out if you need to pay for social care services and, if so, how much you must pay.


If we have assessed you for adult social-care services in Birmingham and you are eligible for them, we will assess your personal income to see if you should contribute towards the cost of the assessed care.

## What services does the fairer charging policy include?

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The following services come under the fairer charging policy.

- Home care – practical support and personal care at home.
- Day services – social and leisure activities.
- Birmingham Shared Lives – sharing a home with other adults who give you the support you need.
- Personal assistants – people you can hire to support you to meet your assessed adult social care needs.



Some services, such as having meals delivered to you at home or meals at a day centre, are not included in the fairer charging policy. There is a fixed charge for these services and you would pay the providers of these services direct.

## **How do you decide if I have to pay towards the costs of my own care?**

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Once your adult social-care assessment has been carried out, a member of staff (called an 'advisor') from our fairer charging team will visit you to carry out a fairer charging assessment.

## **What is a fairer charging assessment?**

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This is a 'means tested' assessment that works out whether you are entitled to funding from us to pay towards the cost of any care you receive.

The fairer charging assessment will work out if you are entitled to have the full cost of your care paid by us or part of the cost of your care paid by us (although we may decide to not make any contribution towards the cost of your care).




## What do I need to do to prepare for a fairer charging assessment?

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To help the fairer charging advisor complete your assessment as quickly as possible, it is a good idea to get the following paperwork ready before the advisor visits.

- Any letters that show what benefits you are entitled to – for example, pension or Income Support letters
- Any private pension paperwork
- Building society passbooks
- Bank statements
- Details of any stocks and shares you own
- Details of any other financial investments, such as land or property, that you own (other than the property you live in)
- Rent card or rent book
- Council Tax bill
- Mortgage details
- Details about any money you pay out because of a disability




If you have any questions about spending linked to your disability please ask during the fairer charging assessment. You may want to ask questions about different types of disability spending that may include household heating, specialised food or clothing, and physiotherapy.

## What help should I expect during a fairer charging assessment?

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During the assessment, an advisor will help you by:

- making sure you are getting all the benefits you are entitled to, and help you claim any you are not receiving;
- talking to you about how much money you have, which could include any income, benefits (not including an Independent Living Fund), savings or investments;
- discussing how much money you pay out each week; and
- discussing, where appropriate, if it would be financially beneficial to have a fairer charging assessment together with your husband, wife or civil partner.



During the assessment the advisor will not take into consideration:

- the mobility component (part) of your Disability Living Allowance; and
- the value of the home you live in.

## How do you work out how much I will contribute to my care?

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Your fairer charging assessment will work out what you can afford to pay towards the cost of your care each week.

If you have savings or investments worth more than £23,250 you will have to pay the full cost of your care.

If you have less than £23,250 in savings or investments, we will work out what you can afford to pay.

If you, as a couple, have savings or investments worth more than £46,500 you will have to pay the full cost of your care.

If you, as a couple, have savings or investments worth less than £46,500 we will work out what you can afford to pay.



## Are there any exceptions where I won't be charged for my care?

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If:

- your care is provided under Section 117 of the Mental Health Act 1983;
- your care is paid for in full by an NHS trust; or
- you use our enablement service (which lasts for up to six weeks);

you will not be charged for your care.

If you have any questions about any exceptions please ask during the fairer charging assessment.

## What happens if I refuse to have a fairer charging assessment?

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If you refuse to have a fairer charging assessment, you will be responsible for paying for the full cost of your care, whatever income or savings you may have.



## How will I know how much I have to contribute to the cost of my care?

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The fairer charging team will write to you to tell you how much you will have to pay towards the cost of your care each week.


If your fairer charging assessment shows that you cannot afford to make any contributions to the cost of your care, we will not charge you for the care you receive.

If we manage your care for you and you can make a contribution towards your care, we will send you an invoice to pay that contribution every four to five weeks. The letter that tells you the result of your assessment will show the date that your contributions will start.

If you do not pay your invoice within 21 days we will send you a reminder letter. We will continue to send you reminder letters until you have paid the invoice.

If you have an individual budget to pay for your care and you receive this as a cash payment that you manage yourself (called a 'direct payment'), we will automatically take your fairer charging contribution from your direct payment before we send it to you.





## What happens to the amount I contribute if the service I receive changes?

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If the service you receive changes, for example there is a reduction in the number of hours of care you receive during a week, you may still need to make the full contribution you usually pay. This will only apply if the contribution you make is still less than the overall weekly cost of the service you receive.

Your fairer charging advisor can help explain this in more detail during the assessment.

Reviewing how much you have to contribute to your own care

Every April, when the Government reviews benefit allowances, we will review your fairer charging contributions.

We will send you a letter giving you details about whether your contribution has changed or stayed the same.



## **What if my financial circumstances change?**

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If your financial circumstances change at any time you must tell us straight away.

## **What happens if I disagree with the amount you say I will have to contribute to my care?**

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If you think we have not worked out the amount you have to pay correctly, you can ask us to look at it again. You should write to the Service Delivery Manager at the fairer charging team within 42 days of us telling you how much you have to pay. We will then check the financial assessment and write to you with an answer within 28 days of receiving your letter.



## More information

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For general questions about our fairer charging policy, please contact:

**Fairer Charging Team**  
**PO Box 16436**  
**Birmingham**  
**B2 2ZE**

Phone: **0121 303 2156**

Email: **[fairerchargingteam@birmingham.gov.uk](mailto:fairerchargingteam@birmingham.gov.uk)**

Fax: **0121 303 2423** or **0121 464 7171**

If you have any questions about your care bills, contact:

**Adult Social Care Contributions**  
Phone: **0121 464 5895**

Email:

**[Accommodation.charges.ssf@birmingham.gov.uk](mailto:Accommodation.charges.ssf@birmingham.gov.uk)**

## Useful websites

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**Department for Work and Pensions**

Website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

**GOV.UK**

Information about public services

Website: [www.gov.uk](http://www.gov.uk)

## Your right to be heard

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If you have any comments, compliments or complaints, please contact:

**Customer Care and Citizen Involvement Team**

**PO Box 16465**

**Birmingham**

**B2 2DG**

Phone: **0121 303 5161** (Option 1)

Email: [CustomerCareTeam@birmingham.gov.uk](mailto:CustomerCareTeam@birmingham.gov.uk)

## To get this leaflet in other formats

If you would like a copy of this leaflet in another language, in large print, in Braille or on audio tape, MP3 or CD, please contact us.

Phone: **0121 464 3123**

Email: [ACCommunications@birmingham.gov.uk](mailto:ACCommunications@birmingham.gov.uk)

Website: [www.birmingham.gov.uk/adults](http://www.birmingham.gov.uk/adults)