

Consultation

Adult Social Care fees and charges: proposed changes

As part of our aim to provide support to those most in need we have reviewed all the fees and charges we make for adult social care. We have found that Lambeth often charges less than other London boroughs or excludes elements of care packages from charging that other London boroughs include. Given the financial constraints faced by the borough, this is no longer possible if we want to continue to support those residents most in need. Therefore a number of changes are being proposed to our fees and charges. We know that no one wants to pay more and that older and disabled people already experience financial challenges, and as such we have kept the proposed increases as low as possible.

There are eight proposed changes in total. However, how these affect you will depend on your needs and current care package. Some will not make any difference to many people with current adult social care support packages. The proposed changes are:

- Stop 6 weeks of non-chargeable domiciliary care. Re-ablement services will still be non-chargeable for up to six weeks
- Charge for domiciliary care for the second carer when two carers are required at the same time
- Increase the charges for Meals on Wheels from £3 to £4 per meal. This increase would be implemented in two phases, 50p from November 2019 and a further 50p from April 2020.
- Make the community alarm / technology enabled care provision service chargeable and charge £4 per week for the service. There are other changes being made to this service
- Reduce the level of the standard Disability Related Expenditure allowance to £17.50 from November 2019 and then to £10 from April 2020
- Freeze the Minimum Income Guarantee at 2019/20 rates for older adults
- Introduce a flat rate charge of £140 for brokering non-residential care services for self-funders
- Introduce a charge for setting up deferred payments agreements

We want to know what you think about the proposals and, if you disagree with the changes, what alternative fees and charges you would increase.

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- **Stop 6 weeks of non-chargeable domiciliary care**

Lambeth Council has a local policy of not charging for domiciliary care for new service users receiving care in the community for a period of six weeks.

It is proposed that domiciliary care for new service users should be charged from the point that the service starts.

Reablement services will still be non-chargeable and an increasing number of people, when they first need a care and support package, now start with a reablement service.

People will be financially assessed to determine how much the council will contribute towards the cost of their care. Residents will never be asked to pay more than their assessed charge for their care, but may pay less dependent on the cost of the services they receive. This change means that they may be required to make a contribution from the first day they receive a service rather than six weeks later.

- **Charge for domiciliary care for the second carer when two carers are required at the same time**

Residents who receive support from two domiciliary care staff at the same time are currently only charged for one of the two carers.

This change was consulted on and agreed a few years ago but the change was not made because of challenges with the Information Technology we used.

- **Increase the charges for Meals on Wheels from £3 to £4 per meal**

We currently charge £3 for a two course hot meal per day. This is heavily subsidised by the council as currently the meal price paid by the council is over £8.00.

This charge has not been increased in the past 5 years and is one of the lowest charges in London. Most London boroughs no longer offer Meals on Wheels and those who do charge more than £3 per meal.

There are currently about 100 people who receive a meal delivered directly to their home. The proposal is to increase the daily cost of a meal to £4. This increase would be implemented in two phases, 50p from November 2019 and a further 50p from April 2020.

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- **Make the community alarm / technology enabled care provision service chargeable and charge £4 per week**

The current Careline service provides a response to alarm calls, which may be raised either by the resident (through an alarm pendant), or through assistive technology that is linked to the in house call handling centre.

The Lambeth charges are not financially assessed and applied to people who fund the service themselves and social landlords regardless of the residents' ability to pay. If a resident requests the service and it is provided, either alongside other adult social care services or as a preventative service, the resident often does not currently contribute to the cost and does not pay a weekly charge. This policy applies even when a financial assessment has been completed which shows that the resident could contribute to the cost of provision.

Other London boroughs who offer a similar service charge a minimum of at least £5 per week. As part of the changes we are making to our Careline service we want it to focus on supporting people with care and support packages. It is also proposed to make the service chargeable and include it as part of an individuals' financial assessment. The increase takes account of inflationary pressures and will move Lambeth closer to the amount charged by other Local Authorities.

People will be financially assessed to determine how much the council will contribute towards the cost of their care. Residents will never be asked to pay more than their assessed charge for their care, but may pay less dependent on the cost of the services they receive. The community alarm service will be included in their care and support package and the resident will only see an increase in the amount that they pay if they are not already paying the new maximum contribution.

- **Reduce the level of the Disability Related Expenditure allowance to £17.50 from November 2019 and then to £10 from April 2020**

The council currently automatically allows all people with disabilities to keep £25 per week of their benefits to meet their needs not being met by the council. This is a standard rate taken into account when carrying out the financial assessment, given to all adults that are in receipt of Attendance Allowance or Disability Living Allowance / Personal Independence Payment (care element) and support from Adult Social Care. This Disability Related Expenditure allowance (DRE) is intended to cover any additional expenses incurred because of their disability. This can include laundry costs due to incontinence, high heating bills, essential dietary requirements costs and special clothing (because of wear and tear).

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If an individual believes that their disability related expenditure is more than £25 per week then they can provide evidence of this and once verified as being a requirement of their care and support plan, the element of higher expenditure would be taken into account in their financial assessment.

It is proposed to reduce the amount of the automatic standard DRE allowance. The proposal is to reduce the automatic DRE allowance from £25 to £17.50 from November 2019 and then to £10 from April 2020. Individuals would still be able to submit evidence of disability related expenditure above the new limit. The change is only to the automatic standard rate.

Lambeth has not reviewed the automatic standard DRE allowance for many years. We have determined that £25 per week, as a standard amount, is well above most other London Boroughs. Many boroughs have a standard rate of zero and individuals need to provide evidence of disability related expenditure in order to be allowed to retain more of their benefits.

- **Freeze the Minimum Income Guarantee at 2019/20 rates**

There is a minimum income guarantee (MIG) that sets the minimum income that older residents with care and support needs must be able to retain. We need to allow this before we consider income and any contributions that the resident may have to contribute to the cost of the care they receive.

From 2015/16 the Government stopped increasing this amount each year. Some authorities also stopped increasing the amount but Lambeth has carried on increasing it each year. The difference is now about £20 per week between what Lambeth treats as the minimum income and what the Government rate is.

The proposal is that we freeze the MIG at the current amount and stop increasing it each year until the Department of Health's guidelines on charging increases the MIG above the frozen level.

- **Introduce a flat rate charge of £140 for brokering non-residential care services for self-funders**

It is proposed that a flat rate charge is made for arranging non-residential services for people who have been assessed to fund their own care (self-funders). This is to cover the administrative costs incurred.

The proposed flat rate charge is £140 and will provide income to cover the costs incurred by the council. It is not anticipated that many people will choose to use this service as most self-funders make their own arrangements.

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- **Introduce a charge for setting up deferred payments agreements**

It is proposed to introduce a new charge to cover the cost of arranging deferred payments.

If the Council assesses that you should pay the full cost of your care because you own your home, you can apply to the Council to pay only part of your contribution, and to defer the rest as a debt to the council, using your home as security. If you are having difficulty selling your home to pay for the full cost of your care, then you can also apply to the Council for a deferred payment arrangement. There are a range of costs involved in making these arrangements and the proposal is that these costs are met by the person seeking the arrangement, repaid along with the rest of the debt.

These charges will not generate profit and will be set to match the actual cost of making the arrangements. The costs that we propose to introduce are:

Summary of estimated charges for a Deferred Payment Agreement	Setup (one-off) £
DPA preparation by Financial Assessments Team	65.00
Property valuation (estimated between £500 and £750)	750.00
Solicitors fees	500.00
Total for a standard Deferred Payment Agreement	1,315.00
Total if property jointly owned (incurs additional £200 solicitor fee)	1,515.00
Total if complex case with non-standard terms or DPA created for debt reasons (incurs additional £800 solicitor fee)	2,115.00
Annual Monitoring (updating interest and maintaining invoices)	18.99
Termination (releasing the charge on the property)	100.00

We also propose to charge for additional valuations which are likely to arise when there is a significant reduction in house prices or the service user approaches around the final 10% of equity in the property.

Although charging for this service will not generate additional income it will provide income to cover those costs that would be incurred by the council. Historically very few people have wanted to enter into deferred payment arrangements.