

Introduction

Have your say:

April 2015						
M	T	W	T	F	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

From April 2015 care and support in Solihull will be changing. This is because there is a new Care Act.



The new Act means that there will be changes for people who need care or care for others at home or in a care home.

April 2015						
M	T	W	T	F	S	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

By Law, the Council has to follow the rules of the Care Act and is busy making sure this will all be in place by 1st April 2015.



There are some parts of the Act where the Council has a choice. We want to know what you think about these parts so that the council can make sure they are being fair.



Some of the most important choices to make are about how the Council asks people to pay for the services they use and how it runs a scheme called the Deferred Payment Agreement Scheme.

This might also be called DPA.



The Deferred Payments Agreements Scheme gives people the chance to have a little more time to pay for the cost of their care when they move into a care home.



Your views are important to us, so please take the time to fill in this survey. You might want to ask someone to help you read this form.



We have given you some extra information about each of the questions to help make sure that you have all of the information that you need.



We know that some parts are complicated so you can look at some factsheets or the easy read version to help you on the Department of Health's website. For an overview of the Care Act look at the Skills for Care website for their introduction to the Care Act video.



Solihull Council will also be holding some public meetings during January where you can come along and hear about the Council's ideas in person.

Confidentiality



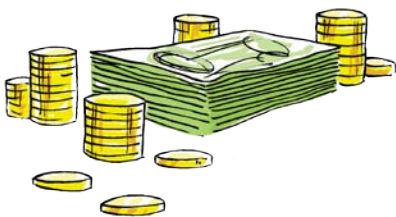
All your answers will be private and confidential. Your name and address will not be known to the people reading your views and your care will not be affected because of what you think.

1. Deferred Payment Agreements (DPA's)

Background



Under the Care Act, it has been decided that from April 2015, people should not be forced to sell their home in their lifetime to pay for their care home fees.



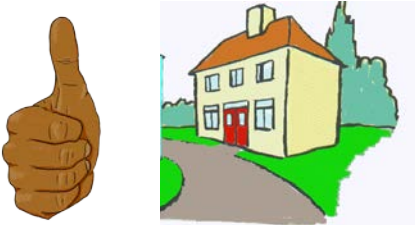
By choosing to have a Deferred Payment Agreement, a person can have more time to pay the costs of their care and support in their care home until a date when they have the money to pay.



A Deferred Payment Agreement (DPA) means people might not have to sell their own house straight away when they move to a care home.



This can also give people more choice about when and how they pay for their care and support in their care home.



The person moving and their family won't have to worry so much about paying for the care straight away which means they have more time to make sure they are happy and feel settled in their new home.

Arranging a Deferred Payment Agreement



If people want to have a Deferred Payment Agreement and they are suitable for one then the Council will organise this for them.



It will cost the Council extra money to do this.

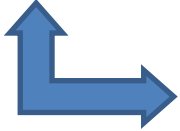


This comes at a time when the Council is getting less money from the Government but more and more people need Adult Social Care services.





The Care Act says that if the Council set up a Deferred Payment Agreement for someone, they can ask them to pay back the money it costs them to do this.



There are choices about the way these set-up costs are paid. The person can pay them at a later date in the same way they can with the costs for their care or they can pay the money on its own.



The Council can also ask you to pay some extra costs called 'interest' if you don't pay straight away. This is because the Council need to cover the costs involved in lending money.

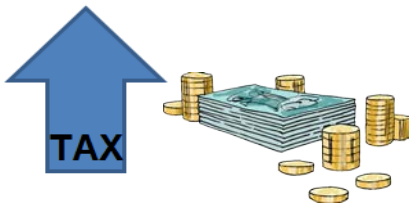
Other options for the Council



If the Council did not ask for money to set up a Deferred Payment Agreement and the extra interest, they would have to save money in other ways.



They might have to cut Adult Social Care Services or other services people use in Solihull.



The Council could make the cost of other services more expensive or ask people to pay more Council Tax.

Consultation Question 1



The Council can offer a Deferred Payment Agreement Scheme and charge people to set this up for them. They can also ask for an interest payment too if people decide to not pay the cost straight away.

?

Should the Council decide to do this?

(Please circle your answer below)

Strongly Agree

Agree

Neither Agree nor disagree

Disagree

Strongly disagree

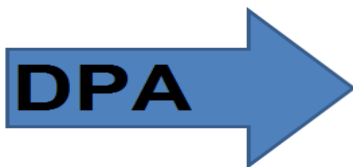
Do not wish to comment

Please tell us why you have chosen this answer:

2. Adequate security



The Care Act says that the Council must make sure that the people who have a Deferred Payment Agreement will be able to pay the money back to them in the future



It will be an important part of making sure the Deferred Payment Scheme can keep on running for people.



The Care Act says there are legal money matters Councils must sort out with people having a Deferred Payment Agreement. This is called having 'security'.
The Council will want to know that they won't lose money and aren't taking too many risks.



They would ask about the value in your house and use this as security.



They might be able to look at other things that belong to you that are valuable which could be used as security.

The Council do not think this is the best choice though because it can be risky.

Consultation Question 2



Should the Council only use your house as security for a Deferred Payment Agreement?

It is known as 'securing a legal mortgage charge against a property on the Land Register.'

?

(Please circle your answer below)

Strongly Agree

Agree

Neither Agree nor disagree

Disagree

Strongly disagree

Do not wish to comment

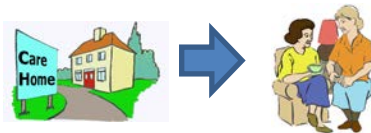
Please tell us why you have chosen this answer:

3. Care Costs



The Council will tell those people moving into a care home that they can have a Deferred Payment Agreement if they have enough value in their home because they will be able to afford it.

Example:



Here is an example.

Joan is moving into a care home and is going to receive care and support.



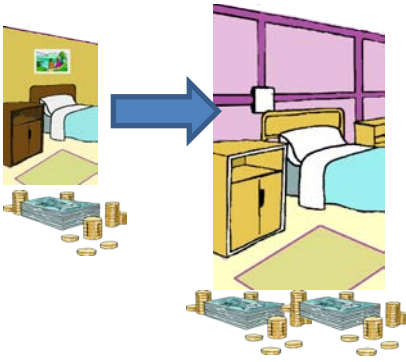
The cost of this will be £540 each week.

Joan has enough money at the moment to pay £86 per week towards this but cannot pay the £454 so wants to pay it at a later date.

Joan asks for a Deferred Payment Agreement because this will cover the amount she owes.

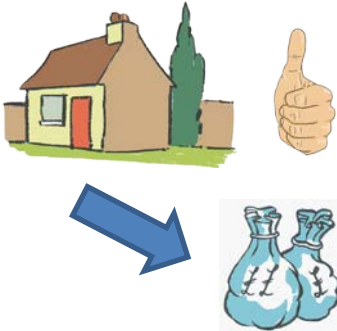


The Council can see that Joan has enough value in the house she owns so they say she can have a Deferred Payment Agreement.



After a while, Joan decides she wants a bigger room with a garden view at her care home. This will cost an extra £30 a week.

She asks the Council if she can 'top up' her Deferred Payment Agreement so that she can afford the new weekly fee.

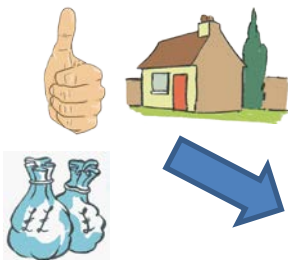


The Council checks that Joan can afford the extra amount. She still has enough value in the home she owns so the Council say its ok for Joan to increase her care fees.



Joan has had extra choice about her home and her care and 'topping up' her Deferred Payment Agreement has helped with this.

Consultation Question 3



Should the Council let a person 'top up' their Deferred Payment Agreement if they want to and they have enough value in their home to do so?

?

(Please circle your answer below)

Strongly Agree

Agree

Neither Agree nor disagree

Disagree

Strongly disagree

Do not wish to comment

Please tell us why you have chosen this answer:

Who can use the Scheme?



Anybody who meets the right criteria can use the Deferred Payment Agreement Scheme.



The Council must make sure that you can afford to use the scheme and will need to check that it is not taking too many risks by letting you have a Deferred Payment Agreement.



Our criteria are:

- Anyone who needs to live in a care home to have their care needs met



- Anyone who has £23,250 or less in money but this doesn't include the value in the home you own.



- Anyone whose home is not ignored as having value because their partner or a disabled younger person are not living there.



The Council might also let people who are moving into a Supported Living home have a Deferred Payment Agreement too.

The Council want to decide whether this will be an option after the scheme has been running for a while.



April 2016

They want to have a review in April 2016 and make the decision then.

Consultation Question 4



Should the Council only let people who meet the criteria have a Deferred Payment Agreement now and make a decision in April 2016 about whether to let people living in a Supported Living home apply for one too?

?

(Please circle your answer)

Strongly Agree

Agree

Neither Agree nor disagree

Disagree

Strongly disagree

Do not wish to comment

Please tell us why you have chosen this answer:

5. Charging for care and support

Background

2015



More and more people need to use Adult Social Care services every year but the money that comes from Central Government to local Councils is getting less.



So that the Council can provide care and support services to people who need them, it has to find as much money as it can.



The Council already does this by finding out whether people needing care and support services have enough money to pay some money towards the services they use.



If people can afford to pay for services in full, they will be asked to do so. This helps everyone get care and support services they need, when they need them, in a fair and equal way.

Working out how much people have to pay



The Council think about how much money you need to live and any extra money you might need because you have a disability.

Then it works how much you can afford to pay towards your services.



The Council will always make sure a person will only ever be asked to pay as much as they can afford towards their care and support.



This means you will never end up with less than the minimum standard.

This is an official amount called the Minimum Income Guarantee.



The money people pay towards care and support services means the Council gets about £2million a year.



This money goes straight back into Adult Social Care and support services for people who need them.



New duties under the Care Act 2014



The new Care Act says that the Council will have to organise care and support for people who pay for their own services and don't live in residential care, if they are asked to.



This is extra work for the Council so it will cost more money.

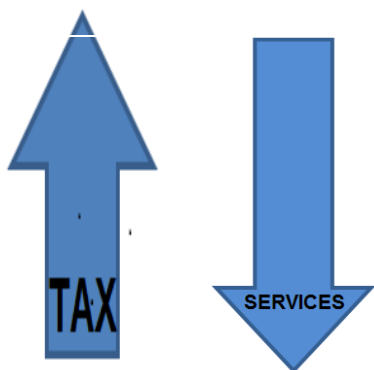
The people asking the Council to set up care and support services for them will be asked to pay the cost of the extra work.

They call this an administration fee.



The Council will always make sure a person will only ever be asked to pay as much as they can afford towards their care and support. This includes any administration fee they have to pay.

Other options for the Council



If the Council did not ask people who can afford it to pay some money towards their care and support services or ask people to pay an administration fee then it would have to offer fewer Adult Social Care services or fewer services in other areas.

The Council could make the cost of other services more expensive or ask people to pay more Council Tax.

The option to set a maximum charge



The Council could set a maximum charge for care and support.



No one would pay more than this, even if their services cost a lot more. Some people would pay less.

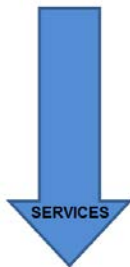


People would only have to pay what they could afford.

Setting a maximum charge will mean the Council will get less money.

The Council would have to offer less Adult Social Care services or fewer services in other areas.

Or the Council could make the cost of other services more expensive or ask people to pay more Council Tax.



Consultation Question 5



?

Should the Council choose to set a maximum cost threshold?

(Please circle your answer below)

Strongly Agree

Agree

Neither Agree nor disagree

Disagree

Strongly disagree

Do not wish to comment

Please tell us why you have chosen this answer:

Charging for care and support

6. The option not to include all of a person's income when deciding how much they have to pay for care and support.



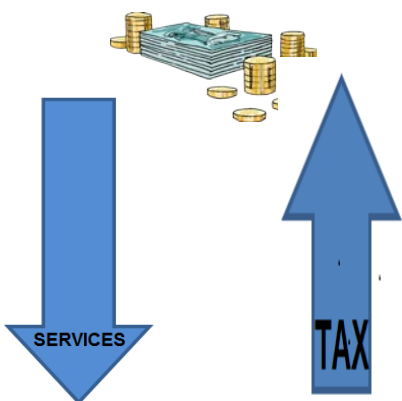
The Council could choose not to include all of a person's income when deciding how much they have to pay for care and support.



For example they could choose not to include Attendance Allowance or Jobseekers allowance. Or they could choose not to include other benefits.



This would mean that some people would have more money than others. They would have more than the minimum standard.



If the Council do this they would have to cut other services, or charge more for them, or put Council tax up

Consultation Question 6



Should the Council choose not to include all of a person's income when deciding how much they have to pay for care and support?

?

(Please circle your answer below)

Strongly Agree

Agree

Neither Agree nor disagree

Disagree

Strongly disagree

Do not wish to comment

Please tell us why you have chosen this answer:

Charging for care and support

7. The option to set a maximum percentage of disposable income

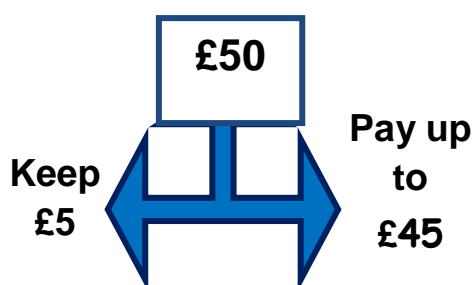


The Council could choose to allow people to keep a proportion of the money they have over the minimum income guarantee.

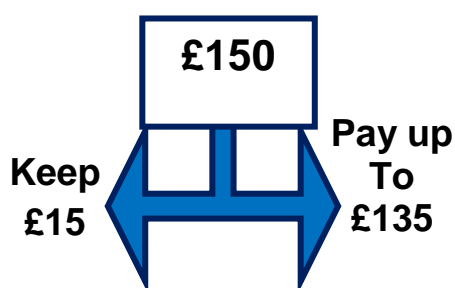


They would work this out as a percentage. For example; the Council could decide to let people keep 10% of their money over the minimum income guarantee.

This would be called the **maximum percentage of disposable income**.

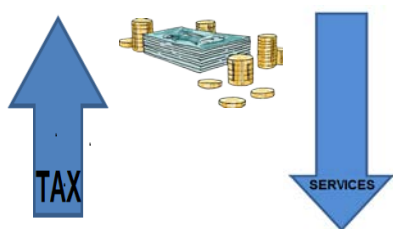


For example: if someone has £50 a week over the minimum income guarantee, they would keep £5 and would have to pay up to £45 a week towards their care and support.



Or if someone has £150 a week over the minimum income guarantee, they would keep £15 and would have to pay up to £135 a week towards their care and support.

So the more money a person has over the minimum income guarantee, the more they would be able to keep.



If the Council do this they would have to cut other services, or charge more for them, or put council tax up.

Consultation Question 7



?

Should the Council choose to set a maximum percentage of disposable income?

(Please circle your answer below)

Strongly Agree

Agree

Neither Agree nor disagree

Disagree

Strongly disagree

Do not wish to comment

Please tell us why you have chosen this answer:

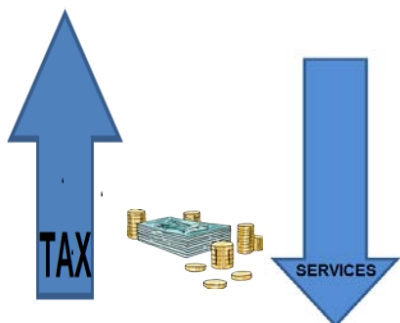
8. Arranging care and support for people who fund their own care and support



People who have the money to pay for their own non-residential care and support can ask the Council to make the arrangements for them.



The Council can ask them to pay the cost of making the arrangements. This is called an administration fee. They will not be asked to pay more than it costs to make the arrangements.



If the Council doesn't charge an administration fee then they would have to cut other services, or charge more for them, or put council tax up.

Consultation Question 8



Should the Council make a charge for this administration fee?

?

(Please circle your answer below)

Strongly Agree

Agree

Neither Agree nor disagree

Disagree

Strongly disagree

Do not wish to comment

Please tell us why you have chosen this answer:

**If you have any questions you can call and discuss on
0121 704 6451**

Please return to the following address by 20th February 2015:

People Directorate Secretariat
Solihull Metropolitan Borough Council
Council House
Manor Square
Solihull B91 3QB



This booklet has been made into easy read by
Solihull Action through Advocacy
Registered charity: 1146073
Company Number: 794521

www.solihulladvocacy.org.uk



The artwork used in this document is from the
Inspired Services Clipart collection and cannot be
used anywhere else without written permission from
Inspired Services Publishing Ltd.

www.inspiredservices.org.uk