

Some answers to questions you might have



Now you have had your care assessment and your financial assessment, you might have some questions about how everything works.

Here are some answers to the most common questions we get asked.

Questions about a personal budget

1. What is a personal budget?

A personal budget is an amount you have available to spend on your social care. It can be made up of both a contribution from the council and yourself based on what you are assessed as being able to pay.

To work out your personal budget we will assess your needs, and if you meet the criteria for social care we will work out your personal budget. The amount you contribute to your personal budget is decided after there has been a financial assessment.

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

Councils are entitled to ask for a contribution towards the cost of services provided to adults under Section 17 of the *Health and Social Services and Social Security Adjudication Act (1983)*.

Our Fairer Contributions Policy was approved on 29 June 2011. 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. Those with more money will need to pay more.

The policy explains in detail why you are required to make a contribution to your care and how this contribution will be calculated. For information on how your contribution is worked out, see the breakdown of your financial assessment.

The full policy is available on our website: www.solihull.gov.uk

3. How is my contribution calculated?

Your contribution is based on what you can afford to pay (worked out from your financial assessment).

The current capital limit is £23,250. If you have more than this or you choose not to disclose your financial details, you will pay the full cost of your care.

Capital includes money in bank and building society accounts, ISAs, stocks and shares, money in trusts and many more. The person who did your financial assessment will have explained more about what this includes.

The financial assessment is completed by a trained officer. The assessment looks at all your income and capital and the income and capital of your spouse/partner. We then take off your personal allowance (the amount the government says you need to live on plus an extra 25%), any applicable housing costs and any specific Disability Related Expenditure. The amount left over is called your 'weekly excess income' and will be the amount you need to contribute to your personal budget.

Disability Related Expenditure is anything else you need because of your disability, which is not already included in your personal budget. This may include support with personal tasks, transport costs and maintenance of disability equipment.

4. What if I can't afford to pay?

Our Fairer Contribution Policy aims to make sure that any contribution you make is fair, reasonable, and based on what you can afford to pay (worked out from your financial assessment).

The financial assessment will make sure you have the amount the government says you need to live on, plus an extra 25%. We will also work with you to make sure you are claiming all 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 wish to appeal against your financial assessment, you can write to us stating why you wish to appeal. However, you need to do this within 10 days after receiving the outcome of your financial assessment.

5. What happens if my or my spouse/partner's financial circumstances change?

You must tell us. Contact our Financial Assessment Team; they will then complete a new financial assessment.

Questions about payments and amendments

1. What am I paying for?

You are paying towards your care services. If you are eligible for our services, we may make a contribution and so may you.

Your contribution is worked out from your financial assessment and it works out what you can afford to pay. The amount you can afford to pay is based on what the government says you need to live on plus an extra 25% minus any applicable housing costs and any specific Disability Related Expenditure.

Disability Related Expenditure is anything else you need because of your disability, which is not already included in your personal budget. This may include support with personal tasks, transport costs and maintenance of disability equipment.

You will not be asked to pay more than your personal budget costs. We work out your personal budget and your contribution once a year and we tell you how much you will need to contribute every week over the whole year. But you actually make your contribution once a month.

Your personal budget is worked out for a whole year, but your contribution to your care package is made every month. So your payments are spread equally over the whole year. Some months you might receive more care than others but you will pay the same amount every month.

2. 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: www.solihull.gov.uk

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

Yes, when you:

- Stop a service because you don't need it any more
- Have a new care assessment and your personal budget changes

- Have a change in your financial circumstances (you must tell us about any changes)
- If your service is not available and an alternative is not offered.

However amendments will vary depending on the level of your contribution and whether you pay the full cost of your care.

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

No, because we will still have the full cost of your service to pay even if you don't use it. This is because as services are pre-planned, we still have to pay for the service whether you use it or not.

However, if you pay the full cost of your service and you have not received the amount of care you have been charged for, your contribution will be amended and any over payment will be reimbursed. We do this once a year. Reimbursements are not made where you don't use a service on a particular day, for example if you are on holiday or are unwell. This is because we will still have the full cost of your service to pay even if you don't use it. You will be reimbursed if a service has not been provided due to adverse weather conditions or where a service closed and an alternative has not been offered.

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

If you are having difficulties making a payment please contact our Income Team on 0121 704 8173 who will be able to discuss this with you.

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.

6. What happens if my care needs change?

You will need to have another care assessment. A social worker will complete another assessment and your personal budget may change.