**A consultation on proposed changes to the Council’s Adult Social Care Contributions Policy**

**Consultation Period:** 15 December 2015 – 18 January 2016

**Background**

In Richmond, we are committed to providing high quality care and support to local residents who need help in their day to day lives. However, all councils are facing significant reductions in public funding for services whilst having to meet increasing demand for support and we are no different.

**Why are we consulting?**

Like other councils we have to find ways of reducing spend on many services while ensuring that we are able to provide much needed care and support to those most in need. Our overall aim is to protect our services for the longer term. The proposed changes set out in this document will bring us in line with other local authorities.

Adult Social Care services are means-tested and charges for care services are based on the Council’s Adult Social Care Contributions Policy, An “upper capital limit” determines the point at which a person ceases to qualify for financial support from the Council towards their care costs. A person with capital above the upper capital limit is deemed to be able to afford the full cost of their care.

In Richmond, there is currently a capital limit of £35,000 for non-residential services. The capital limit for residential services (services in a care home) is £23,250.

This document tells you:

* Why we are having to make changes
* What we are proposing to do
* How you can help by telling us what you think
* What will happen after the consultation

**Our proposal**

* To reduce the upper capital limit for non-residential care services from £35,000 to £23,250 from April 2016.

**Have your say**

We are keen to hear the views of anyone who would like to comment on these proposals, but particularly people who currently use care and support services and pay for their own care and support or who are likely to do so in the coming years.

If you have any questions about this consultation, would prefer this document in a different format or would like some help with completing the questionnaire, please contact the Charging Helpline on:

Telephone: 020 8831 6400

Email: [charginghelpline@richmond.gov.uk](mailto:charginghelpline@richmond.gov.uk)

Completing this questionnaire is just one way you can get involved and have your say. You can also contact us by telephone or email (see above) or attend a consultation event:

Date: 11th January 2016

Time: 10.30 – 12.30

Location**:** The Salon, York House, Twickenham TW1 3BZ

**Completing the questionnaire**

Please read the information about the proposals and complete all the sections which you would like to comment on. Please also complete the section ‘About You’ at the end; this will help us understand more about the kinds of people responding to this consultation.

* Completing the online questionnaire at <https://consultation.richmond.gov.uk/>; or
* Complete a paper copy of the questionnaire and return it to: **Adult Social Care Contributions Policy Consultation, Adult and Community Services Financial Assessments Team, Civic Centre, 44 York Street, Twickenham, TW1 3BZ**

**Confidentiality**

All the information you provide will be treated in the strictest confidence. It will not be attributed to you personally or passed on to third parties and it will only be used for the purposes of this consultation.

**What will happen next?**

At the end of the consultation, all the comments received will be considered carefully to help us formulate the final proposals for implementation from April 2016. A report summarizing our findings will be produced in February 2016 and published on the Council’s consultation finder at <https://consultation.richmond.gov.uk/>.

**This consultation will close on Monday 18th January 2016 at 12pm.**

**Our proposal**

**What is the current policy in Richmond?**

Adult care and support services are means-tested and most councils charge for these services. The amount people pay will depend on a financial assessment. An “upper capital limit” determines the point at which a person qualifies for financial support from the council towards their care costs.

In Richmond, we currently have different upper capital limits for residential and non-residential services. Our residential upper capital limit is £23,250 in line with the limit specified by the Department of Health in the Care and Support Statutory Guidance, issued to councils. The capital limit for non-residential services is £35,000.

Anyone has the right to ask us for an assessment of their care and support needs regardless of their financial situation. The assessment will look at a person’s needs and how they impact on their wellbeing and the way they live their life day-to-day. Once people have been assessed as eligible for care and support the next step is to choose what support they want to help them in their day-to-day lives. This support is means tested and most people make a contribution to these costs. Some people pay the full cost of their care and support.

In order to find out if or how much contribution the person has to pay we will assess the person’s financial circumstances, this is called a “financial assessment”. For more information about how we calculate how much people pay, please see our booklet [“Paying for Adult Social Care Home Support”](http://www.richmond.gov.uk/acs_paying_for_adult_social_care.pdf).

**What happens now?**

People who need non-residential services such as home care, day care or direct payments and have savings over the current capital limit of £35,000 are not eligible for financial support from the council and responsible for fully funding their care. People may also choose to pay the full cost if they do not wish to disclose their financial details.

People with savings below the capital limit are likely to have to contribute to the cost of their care and support. How much people contribute depends on their income, savings and housing costs. We will establish the exact amount following a financial assessment.

People, who are responsible for fully funding their care (also called self-funders) in a non-residential setting, can ask us to arrange and manage their care and support for them. However, we will charge a fee of £50 per week for making these arrangements. This fee does not apply where a person lacks the capacity to make their own care arrangements.

**Why is this changing?**

The proposal will mean that there is a consistent approach to means-tested care and support services for all settings. The proposal will bring the Council’s upper capital limit in line with:

* The maximum limit set out in the Care Act 2014;
* The upper capital limit for residential services; and
* Other councils’ policies.

**What is changing?**

From April 2016, all adults who are assessed as being eligible for care and support by the Council will be subject to the upper capital limit of £23,250. This means:

* Anyone with savings over this limit will not be eligible for council funding and will pay the full cost of their care and support.
* Self-funders will continue to be offered an assessment and have access to a range of local services free of charge including information and advice;
* Where a self-funder has been assessed as eligible for care and support, we will be able to arrange and manage their services for them subject to the arrangement fee.

The new limit will not apply to anyone who was assessed as eligible and was already receiving care and support before April 2016. The new limit would only apply in future, if there were changes to the person’s financial circumstances or care and support needs.

**Who is likely to be affected by this proposal?**

This proposal is going to affect anyone who approaches the council from April 2016 and is assessed as being eligible for care and support.

We believe that this change will impact a small number of people in the Richmond who have capital which exceeds £23,250 and who ask the council to arrange their services for them. There are currently 44 service users who are receiving care services from us whose savings are between £23,250 and £35,000.

**Transitional Arrangements**

We will put transitional arrangements in place for people with existing care and support arrangements to allow more time to plan for these changes.

The proposed change to the upper capital limit will not be applied to people who were assessed as eligible and were already receiving care and support before April 2016. The change will be applied in future where there is a change to their care and support needs or financial circumstances. Where this is the case, the person will have a financial assessment under the new policy applying the new upper capital limit of £23,250.

**Case studies**

Mrs Parker is 80 years old and requires home support services to help her remain living independently. Mrs Parker needs 24.5 hours of home support per week which cost £370 per week.

Mrs Parker has savings of £34,800, receives a state retirement pension of £71.47 per week and private pension of £223.04 per week.

**Current Contributions Policy:**

As Mrs Parker has savings below upper capital limit of £35,000, she is eligible for some financial support from the Council, based on a financial assessment.

Mrs Parker is required to pay an assessed contribution of £214 per week and the Council pays £156 per week, towards her care costs of £370 per week.

**Proposed Contributions Policy:**

As Mrs Parker has savings above the upper capital limit of £23,250, she is not eligible for any financial support towards her care costs and she would not receive a contribution from the Council towards her care costs.

Mrs Parker has the choice of arranging her care independently or asking the Council to help with the arrangements as a self-funder.

If Mrs Parker’s savings falls below £23,250, she would qualify for financial support from the Council, based on a financial assessment.

**Glossary**

**Adult** means a person aged over 18.

**Assessment** means the assessment of needs in relation to an adult who may have needs for care and support.

**Care and Support** means a range of practical, financial and emotional support for adults who need extra help to manage their lives and be independent.

**Carer** means an adult who provides or intends to provide care and support for another adult on an unpaid basis. A carer may be a relative or friend of the adult who may have care and support needs.

**Care and Support Plan** – A plan for people with long term health conditions and disabilities in which they work together with their health and social care professionals and other supporters to help them identify the best treatment and the right care and support in order for them to live the lives they want to.

**Financial assessment** means an assessment of a person’s resources that will calculate how much they will contribute towards the cost of their care and how much the local authority will. This covers both a person’s income and capital.

**Self-funder** means an adult who pays the full cost of their care and support.

**Upper capital limit** sets out at what point a person is entitled to access local authority support to meet their eligible needs.