



Your views on our proposal to change the way we work out how much people pay towards the cost of their non-residential care services

Overview

Norfolk County Council plays a huge part in people's lives – ensuring children and young people have the best start in life, protecting vulnerable people, maintaining a safe road system and helping to create a thriving economy. We'll continue to spend over a billion pounds every year providing public services that you, your family and friends use every day.

Norfolk is facing some big challenges though. Our population is growing, people are generally living longer and the type of services that people need is changing. And as you know, the cost of living is going up. As things become more expensive we also have higher costs, and the amount of money we have coming in isn't keeping up. At the same time the grant that central government gives us has fallen by £189 million since 2011 and is expected to fall to zero by 2021.

Even though we are proposing to increase council tax next year, the amount of money we hope to raise wouldn't be enough to balance our budget. This means we have to make some difficult decisions about how we spend your money.

Since 2011 we have saved £334 million. However, we now need to save a further £125 million by 2021.

We have therefore been looking at how we can save money on our adult social services.

We currently spend around £1m each day on adult social services. However, the demands on adult social care continue to change so even with the investment we are making in services we still have savings to find if we are to continue to meet people's care needs.

We have to get the right balance between spending money on people's existing care needs and spending money that helps people live well and independently in the community.

Our charging policy sets out our approach to charging people for their non-residential care. These are services that help meet people's social care needs in the community. First of all we carry out a financial assessment to see what people can afford to pay. The assessment looks at how much money people have coming in, as well as their expenses.

Some people have extra expenses because of their disability, illness or mental health condition. We call this disability related expenditure or DRE. If people have disability related expenses it reduces the amount we ask them to pay for their care.

Currently, we assume that everybody who has non-residential care has some disability related expenses and use a standard amount for these when working out how much we ask people to pay. If people's expenses are more than this standard amount they can ask for all of their expenses to be taken into account. This reduces the amount they have to pay.

Last year, after carrying out a consultation we changed our charging policy to better reflect what people actually spend on their disability related expenses. We changed the standard amount we take into account from £15.00 a week to £7.50 a week.

We now want to consult on a further change to our charging policy. We are now proposing to stop using a standard amount altogether and instead only take people's actual disability related expenses into account.

This means that the amount that some people will have to pay towards their care will change and some people will have to pay more. The amount that people will have to pay will depend on their income, expenses and the amount of disability related expenditure they have.

If our proposal went ahead we estimate we could save £400,000 in 2018/19.

Why we are consulting

We want to find out what people think about our proposal and how it would affect them if it went ahead. Your views will help us to decide whether we should change the way we work out how much people pay towards the cost of their non-residential care services

We are consulting through:

- Individual letters to everyone we think might be directly affected by our proposal
- This online consultation, which is also available as a paper copy.

We will feed back the findings from our consultation to our county councillors as part of the evidence they will use to help them come to a decision about our proposals.

If you need a copy of this consultation document in a different format please email haveyoursay@norfolk.gov.uk, call 0344 800 8020 or Text Relay on 18001 0344 800 8020 (textphone) and we will do our best to help.

Background information

Many of the services that Adult Social Services provide are statutory services which means that we have to provide these by law and have little choice about how to provide them. This makes it difficult for Adult Social Services to save money.

One area where we do have some freedom to decide what to do is our charging policy – the way that we work out how much, if anything, to charge people for their care. We have therefore been reviewing our charging policy to see if it is possible to make savings there.

We currently provide non-residential adult social care services to approximately 8,200 people. Non-residential services help meet people's social care needs in the community. These services include things like:

- help at home,
- getting meals,
- activities such as going on trips,
- help with education, and
- going to a day centre.

We are able to charge people for these services following a financial assessment to see how much, if anything, they can afford to pay.

At the moment the majority of those who receive non-residential care services, around 3,760 people, don't have to make any financial contribution to their care. Around 700 people pay the full cost - these are called self-funders. This leaves around 3,740 people who contribute something towards the cost of their care.

The way we carry out a financial assessment is set out in Norfolk County Council's Non-Residential Care Charging Policy which is based on the Department of Health's "Care and Support (Charging and Assessment of Resources) Regulations 2014" as set out under the Care Act 2014.

Under the Care Act we have to make sure that people are left with a certain amount of money to live on. This is called the minimum income guarantee and is set by the Government. The current minimum income guarantee if you are single and have reached the qualifying age for Pension Credit is £189.00 a week.

In the financial assessment we see how much income people have coming in. We then take into account people's costs for expenses such as housing costs and day-to-day living expenses. We also check to see if people are claiming all the benefits that they are entitled to. As well as these basic living expenses, some people have to pay more money for things because of their disability, illness or mental health condition. We call this disability related expenditure or DRE.

Here are some examples of disability related expenditure:

- A community alarm system
- Specialist washing powders or paying for your bedding to be washed more often
- Having a larger water bill, to pay for more washing or for dialysis
- Spending more on your weekly shopping because you have a special diet
- Paying more for heating as you get cold very easily
- Special clothing or footwear
- Purchase, maintenance or repair of disability- related equipment.

Disability related expenditure must be directly related to people's disability or illness and be more than the average cost a person without a disability or illness spends on the same item. Once we have looked at people's basic costs we then take into account the amount people spend on their disability related expenditure. If people have disability related expenditure it reduces what we ask people to pay.

In the past we used a standard amount of £15 a week for people's disability related expenditure. Last year we proposed to change our charging policy to better reflect what people actually spend on their disability related expenses. We ran a consultation and asked people what they thought.

We received 941 responses to our consultation. People responding were concerned that disabled people were struggling with additional costs and many disagreed with the proposal and wanted the system to remain as it was. Where people agreed with the proposal they felt it was fair, reasonable and that people should only be compensated for what they used. People told us to make sure that claiming disability related expenditure was easy and straightforward,

Our county councillors listened to what people told us. They decided to change the standard amount we take into account from £15.00 a week to £7.50 a week. This change has help saved Norfolk County Council over £1 million.

How disability related expenditure works at the moment

Currently, we assume that everybody who has residential care has some disability related expenses. We therefore use a standard amount of £7.50 week for people's disability related expenditure when working out how much we ask everyone to pay. This means that even if people do not spend £7.50 a week on their disability needs we still reduce the amount we ask them to pay.

If people spend more than £7.50 a week on their disability needs they can ask for all of their expenses to be taken into account. For example, if someone provides evidence that they are spending £9.75 a week on their disability related expenditure we reduce the amount we ask them to pay for their care by £9.75 a week.

Here is a detailed example of how we currently take disability related expenditure into account.

Bert is 80 years old and lives alone in his own house. He pays £73.95 per week towards the £200 per week cost of his care services. The balance of £126.05 is paid by Norfolk County Council

Bert's charge is worked out as follows:

INCOME

State Retirement Pension £119.30 per week

Pension Guarantee Credit £ 92.50 per week

Attendance Allowance £ 55.65 per week

Notional income from his savings of £15,000 £ 3.00 per week

Bert's total weekly income £270.45 per week

DISABILITY RELATED EXPENDITURE

Bert has a community alarm which costs £4.90 each week. We currently allow Bert disability related expenditure at our standard rate of £7.50 per week.

Total expenditure we allow £7.50 per week

MINIMUM INCOME GUARANTEE

Finally, Bert must be left a minimum amount from his income for living expenses. This is called a "minimum income guarantee" and is set by the government.

Bert's "minimum income guarantee" is £189.00 per week.

As a result of his social care assessment, Bert's care services cost £200 per week. We work out the amount Bert should pay towards his £200 cost of care as follows:

Total income £270.45 per week

Less total allowances £7.50 per week

Less minimum income guarantee £189.00 per week

Meaning Bert's charge is £73.95 per week. The remainder of the £200 cost of Bert's services is paid Norfolk County Council.

Things we looked at when developing our proposal

We looked at what is possible with our software systems. In the past we were not able to take everyone's actual disability related expenditure into account as this was complicated and would have taken up too much staff time. It was easier and cheaper to apply a standard amount for everyone. Technology has changed and our computer systems are now more sophisticated and so we are now able to do this.

We looked at the average amount of disability related expenditure people have. Our research last year told us that the average amount that people spend on disability related expenditure is £5.50 a week. As we currently allow everyone at least £7.50 a week this means that we are taking into account more money for disability related expenditure than people actually spend. This means that there are some people who can afford to pay more for their care.

We looked at what happened when we changed our policy last year. We found that 7% of people currently receiving non-residential care services told us that they spent more than £7.50 a week and asked us to take their additional disability related expenditure into account. We agreed to allow additional disability related expenditure for 126 people, amounting to around £134,000 a year.

We thought about keeping a standard amount for disability related expenditure and reducing the amount we allow. However this would not meet our objectives as it would not save enough money or help us to treat everyone as individuals by taking their specific needs and finances into account. It would also have been likely that we would have to reduce the amount again in the future. We know that some people find change distressing so do not want to change our policy more often than we have to.

Our proposal – who would be affected and how

We are proposing to stop using a standard amount altogether and instead take people's actual disability related expenses into account.

If our proposal went ahead we estimate we could save £400,000 in 2018/19.

Who would be affected?

This proposal affects people who receive non-residential adult social care services that are fully funded or part funded by Norfolk County Council. It also affects people who receive direct payments in order to buy services.

It affects people who live in their own home and in the community. It does not affect people who live in residential or nursing care.

Many people would not be affected at all because their income is below the minimum amount for living expenses that we have to take into account which is £189.00 a week.

People with savings over £23,250 would still need to pay the full cost of their care.

How many people would be affected if this proposal went ahead?

We think that around 3,872 people would be affected by our proposal and around 130 might have to start paying something towards their social care for the first time.

How would people be affected?

1. People currently receiving non-residential care services

If our proposal goes ahead we would have to work out how much to ask people to pay towards their care costs. To do this we would write to everyone affected and ask them to fill in a form to tell us how much they spend on disability related expenditure. We would ask them to provide evidence of how much they spend – this could include receipts, bills, invoices or bank statements. We would then take what they actually spend on disability related expenditure into account when working out how much they would have to pay for their care.

- Some people who don't pay anything at the moment would have to start paying towards the costs of their care. **The most that anyone might have to pay as a result of us taking the actual amount of disability related expenditure into account would be £9.99 a week.**

- If someone is spending more than £7.50 a week on disability related expenditure then we will take the actual amount into account when working out how much they have to pay. This means we would ask them to pay less towards their care.

- If someone is spending less than £7.50 a week on disability related expenditure we will take the actual amount into account when working out how much they have to pay. This means we would ask them to pay more towards their care.

- If someone doesn't have any disability related expenditure we would ask them to pay more towards their care.

- If someone spends money on disability related expenditure but doesn't fill in the form we would ask them to pay more towards their care.

- If we are already allowing people more than £7.50 for their disability related expenses because they have already shown us how much they spend on these, this proposal would not affect them.

-If people receive a direct payment to purchase their own non-residential care they might have to change the amount they contribute to their personal direct payments account.

When we write to people we would offer to carry out a full financial assessment for them. We would look at all the money they have coming in, how much they spend and if there are any benefits they might be entitled to that they are not already claiming.

If, in the future, people's financial circumstances change they can contact us and ask us to review the amount they have to pay for their care.

Remember: People who have disability related expenditure can claim for all of it and, under the way we work out much people have pay, everyone is guaranteed a basic level of income to live on.

2. People needing non-residential care services in the future

If the proposal goes ahead we will ask people how much they spend on disability related expenses when we carry out their financial assessment. If, in the future, they find they are spending more on disability related expense they can fill in a form to tell us how much they actually spend. We would ask them to provide evidence of how much they spend – this could include receipts, bills, invoices or bank statements. We would then take the actual amount into account when working out how much they will have to pay for their care.

When would the proposed change happen?

There won't be any changes until the consultation is finished. If we decide to go ahead with our proposal then the amount that some people will need to pay will change from April 2018. If the proposal goes ahead we will write to everyone to tell them what it means for them. We will ask people to fill in a form to tell us how much they actually spend on disability related expenditure and will take that into account when working out how much they need to pay towards their care.

More information to help inform your views

This proposal will stop us allowing people money for disability related expenses when they do not spend any money on this. And because we have a limited amount of money to spend this would help us save money and allow us to target our resources where they are needed the most.

The proposal allows people who have disability related expenses to claim for the full amount that they actually spend.

The proposal is in line with the work that we are doing to not make assumptions about people but to treat them as individuals – this is known as personalisation.

However, some people do not like to tell us what their expenses are. In addition, people find it difficult to fill in forms and this potentially includes people who may be spending more on disability related expenditure.

If people do not tell us how much they spend on disability related expenses we cannot take these into account. This means that some people will end up paying more for their care than they need to.

We want to encourage people to claim for all the disability related expenditure they have and to do this we want to make it as easy as possible for people to get in touch with us and tell us what they spend. We are trying to make this process as simple as we can. We are talking to groups of people who use our services and organisations who represent them to find out the best ways to do this.

Under this proposal some people will have to pay more towards their care. However, because of the Government's minimum income guarantee we can be sure that everyone will still receive a guaranteed income to live on.

It takes more staff time to work out the actual amount that people pay for disability related expenditure rather than use a standard amount. However we consider this extra staff time as insignificant compared to the amount of money we could save.

Your views on our proposal and the impact it might have

1. What do you think about our proposal to change the way we work out how much people pay towards the cost of their non-residential care services? How, if at all, do you think that the proposal might affect you, or the person you care for / people you represent? Please write in below:

Please write in the box below:

2. Would you or someone you know be affected by this proposal?

Please select all that apply to you

- | | |
|--|--------------------------|
| I would be affected by this proposal | <input type="checkbox"/> |
| I care for someone who would be affected by this proposal | <input type="checkbox"/> |
| My family or friends would be affected by this proposal | <input type="checkbox"/> |
| I work for an organisation that supports people who may be affected by this proposal | <input type="checkbox"/> |
| None of the above | <input type="checkbox"/> |

About you

Personal information, confidentiality and data protection

We use this information to see how representative the feedback is of Norfolk's population. We also use it to see if any particular groups of people are especially affected by our proposals.

We will process any personal information we receive from you in line with the Data Protection Act 1998. This means that Norfolk County Council will hold your personal data and only use it for the purpose for which it was collected, being this consultation. Under our record management policy we will keep this information for five years.

We will also, under normal circumstances, not pass your personal data on to anyone else. However, we may be asked under access to information laws to publish or disclose some, or all, of the information you provide in response to this consultation, including any personal information. We will only do this where such disclosure will comply with such relevant information laws which include the Freedom of Information Act 2000, the Data Protection Act 1998 and the Environmental Information Regulations 2004.

3. Are you responding as...?

Please select one answer

- | | |
|---|--------------------------|
| An individual / member of the public | <input type="checkbox"/> |
| A family | <input type="checkbox"/> |
| On behalf of a voluntary or community group | <input type="checkbox"/> |
| On behalf of a statutory organisation | <input type="checkbox"/> |
| On behalf of a business | <input type="checkbox"/> |
| A Norfolk County Councillor | <input type="checkbox"/> |
| A district or borough councillor | <input type="checkbox"/> |
| A town or parish councillor | <input type="checkbox"/> |
| A Norfolk County Council employee | <input type="checkbox"/> |

4. If you are responding on behalf of another organisation, what is the name of the organisation, group or business?

Please write your answer in the box:

5. Are you...?

Please select one answer

- | | |
|--|--------------------------|
| Male | <input type="checkbox"/> |
| Female | <input type="checkbox"/> |
| Prefer to self-describe (please specify below) | <input type="checkbox"/> |
| Prefer not to say | <input type="checkbox"/> |

If you prefer to self-describe please specify here:

6. How old are you?

Please select one answer

- | | | | |
|----------|--------------------------|-------------------|--------------------------|
| Under 18 | <input type="checkbox"/> | 55-64 | <input type="checkbox"/> |
| 18-24 | <input type="checkbox"/> | 65-74 | <input type="checkbox"/> |
| 25-34 | <input type="checkbox"/> | 75-84 | <input type="checkbox"/> |
| 35-44 | <input type="checkbox"/> | 85 or older | <input type="checkbox"/> |
| 45-54 | <input type="checkbox"/> | Prefer not to say | <input type="checkbox"/> |

7. Do you have any long-term illness, disability or health problem that limits your daily activities or the work you can do?

Please select one answer

Yes ☐

No ☐

Prefer not to say ☐

8. How would you describe your ethnic background?

Please select one answer

White British ☐

White Irish ☐

White other ☐

Mixed ☐

Asian or Asian British ☐

Black or Black British ☐

Chinese ☐

Prefer not to say ☐

Other ethnic background - please describe below ☐

9. What is your first language?

Please write your answer in the box:

10. What is the first part of your postcode? (e.g. NR4)

Please write your answer in the box:

How we will make our decision and report back to you

We will take a report about the findings to this consultation to our Adult Social Services committee on 15 January 2018. The report will feedback what people have told us about the potential impact of our proposal. The feedback will also be reported at Full Council on 12 February 2018.

Our county councillors will consider the consultation responses we receive very carefully. In particular, they will take into account:

- The impact of any proposal on individuals, groups or communities and in particular on people identified as having 'protected characteristics' under the Equality Act 2010. The protected characteristics are: age; disability; gender reassignment; pregnancy and maternity; race; religion or belief; sex; and sexual orientation. As well as this equality impact assessment, councillors will consider the impact of proposals on rural areas
- The views of people and stakeholders consulted
- The evidence of need and what is proven to work effectively and well
- The financial and legal positions and any constraints at the time
- Any potential alternative options, models or ideas for making the savings.

You can fill in our online feedback form at: www.norfolk.gov.uk/budget

You can send back a paper feedback form to:

Freepost Plus RTCL-XSTT-JZSK, Norfolk County Council, Ground floor - south wing, County Hall, Martineau Lane, Norwich NR1 2DH.

However, if you want to help the council save money please use a stamp and send to this address: Stakeholder and Consultation Team, Norfolk County Council, Ground floor - south wing, County Hall, Martineau Lane, NR1 2DH.

You may wish to keep a copy of your response to our consultation for your own records.

Your opinions are valuable to us. Thank you for taking the time to read this document and respond.



If you need this document in large print, audio, Braille, alternative format or in a different language please contact Customer Services on 0344 800 8020 or Text Relay on 18001 0344 800 8020 (textphone) and we will do our best to help.

November 2017
