Manchester Local Care Organisation

MANCHESTER CITY COUNCIL

Your simple guide to Social Care Charging in Manchester

Information for people accessing Adult Social Care

View this guide online

Scan Me!

How to contact adult social care

Website: **www.manchester.gov.uk**

Telephone: **0161 234 5001**

Email: **mcsreply@manchester.gov.uk**

SMS Text: **07860 003160**

Sign-video: **www.manchester.gov.uk/signvideo**

You can find more detailed information on the individual adult social care services we provide on the **Manchester Local Care Organisation** website:

- **www.manchesterlco.org/social-care-citywide**

Manchester Local Care Organisation (MLCO) is the partnership organisation in Manchester that is part of the council and the NHS. Adult social care and community health services in the city are provided under the Manchester Local Care Organisation name. You may see this alongside the Manchester City Council name.

You can also find details of other services and support in our online service directory – **Help and Support Manchester**:

- **www.manchester.gov.uk/helpandsupportmanchester**

What is social care charging?

Social care charging is how the council decides if you need to pay towards the cost of your care and support services. This could include help at home, in the community or moving into a care home.

Why do I have to pay?

Adult Social Care is not free, unlike NHS healthcare. Regulations set by the Department for Health and Social Care say that people who can afford to pay for their care should do so. If you have low income or savings, the council may help pay towards your care.

How does the council decide what I pay?

The council will carry out a **financial assessment**. This is a review of your income, savings, assets and some expenses. The assessment works out if you need to pay for your care, and if so, how much.

This is undertaken in accordance with statutory national charging guidance and is normally completed within one week of the council's Charging Team being notified of care commencing, by the social worker.

- If you have savings **over £23,250** you are required to pay the full cost of your care
- If you have savings **between £14,250 and £23,250**, your savings count towards your assessed charge by £1 per week for every £250 or part £250 you have above £14,250
- If your savings are **less than £14,250**, they don't count and charges for the cost of your care are generally assessed based on your income and expenditure only.

How do we work out how much you need to pay?

The financial assessment will look at:

- **Income:** Pensions, benefits, and other money you receive
- **Savings and Assets:** Money in the bank, investments, and any properties you own
- **Essential Expenses:** Some costs, like rent/mortgage, council tax, or disability related expenses (expenses that relate to a disability or illness you may have which may, for example, cause you high heating bills, additional laundry costs or the purchase of specialist equipment) may also be included.

You will always be left with a minimum amount to cover your daily living costs, which is an amount set by Government.

Specific examples of the calculations are included in the council's charging policies that are available on the council's website.

What happens after the assessment?

The council will tell you in writing how much you need to pay and a care charge statement will be sent to you every four weeks for payment. Payment can be made using banking facilities such as a standing order, over the phone by card payment, or by online payment.

If you disagree with the outcome of your financial assessment, you can ask for your assessment to be reviewed again by the charging team.

Types of care and how charging works

1.Care at home or in the community (non-residential care)

- This will include a variety of different types of care, including homecare, day care, short breaks, supported accommodation and shared lives
- The council will make sure you have enough money left for daily living costs, set by Government
- You only pay what you can afford, based on your financial assessment
- Charges start from the date you are told about them – they are not backdated.

2.Care in a care home (residential care)

- Where your care requires you to leave your home and move into a care home, the value of your home may be included in your financial assessment, but not always (for example, if your partner still lives there)
- You will be allowed to keep a set amount of money each week for personal expenses set by Government
- If you own your home but do not want to sell it straight away, or in your lifetime, you may be able to apply for a Deferred Payment Agreement (see below).

Deferred Payment Agreements

If you move into a care home on a permanent basis and own your home, you might not have to sell it immediately to pay for care.

The council can pay your care fees and recover the charges you cannot meet immediately from your available income or savings later, usually when your home is sold. This is called a **Deferred Payment Agreement**.

For a Deferred Payment Agreement to be considered:

- You must have less than £23,250 in savings (not counting your home)
- The Council must be able to put a legal charge on your property
- You or your legal representative must agree to the Deferred Payment Agreement.

Interest and fees apply to Deferred Payment Agreements.

Who is exempt from charges for social care?

You do not have to pay for care if:

- You receive certain types of aftercare under mental health law (known as a Section 117 aftercare)
- You get NHS Continuing Healthcare funding.

What if I can't manage my own finances?

Your Social Worker will assess your ability to manage your finances. If you are unable to do this, a representative will be identified to act on your behalf, following a Best Interests Assessment.

If you have a Power of Attorney, they will manage your finances. Otherwise, a family member or trusted person may act as an **Appointee** (for benefits) or **Deputy** (for all finances).

If no suitable person is available, or there are safeguarding concerns, the Council can take on this role and will refer you to the Client Financial Services team.

What happens when someone passes away?

If a person receiving care dies, the council will:

- Finalise any outstanding charges up to the date of death
- Work with families or representatives to settle accounts
- If you need help with funeral costs, support may be available from the DWP.

The Council can arrange funerals for those who die without anyone willing or able to make the arrangements. Contact Client Financial Services on 0161 234 3932 for advice

Where can I get more information or help?

Remember:

- The council will treat you fairly and explain your options
- The council website has information on all the detailed charging policies
- The Manchester Council Wide Advice Service (CWAS) is available to help you answer any questions.

For further information and help you can contact:

Charging Team

For any enquiries around charges.

caseman.enquiries@manchester.gov.uk

0161 234 5383

Citizens Advice

Citizens Advice are an independent organisation who can also provide you with help and support.

www.citizensadvice.org.uk

If you need this guide in another language, or require an interpreter for discussions, please let us know.

Simply tell your social worker, care assessor, or contact us:

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Email: **mcsreply@manchester.gov.uk**

SMS Text: **07860 003160**

Sign-video: **www.manchester.gov.uk/signvideo**