Customer Finances

Section 1 of The Care Act (2014) and throughout the entire act is the statutory principle of promoting individual wellbeing.

Local Authorities have a duty to ensure that **information and advice** on care and support is available to all when they need it. Timely & accurate information **regarding the financial implications of receiving care** and support through Adult Care **is critical to ensure a person can make decisions** **that maintain their individual** physical, emotional, psychological, and **economic wellbeing**.

Guidance for Practitioners

The following is guidance to assist you when dealing with and discussing customers financial situations. The guidance provides information based on usual practice, but discretion can and should be applied in individual or exceptional circumstances.

For more detailed information please refer to Lincolnshire County Council - Adult Care Charging Policy which can be found in the [Adult Charging Policy](https://www.lincolnshire.gov.uk/downloads/file/1839/adult-care-non-residential-contributions-policy)

## Financial Assessments

### Customer Care Costs

It is not lawful for the Local Authority to charge an individual more than they can afford to pay.

However, it is also not lawful for an individual not to contribute if they can afford to do so (and the services received are chargeable).

People over 18 years of age who have been assessed as being eligible for care at home, in the community or in a care home, will need a financial assessment to determine how much the council will contribute toward their care costs.

The **Adult Care Charges Calculator** <https://lincolnshire.betteroff.org.uk/chargescalculator> tool provides customers with an indication of the cost of their care and how much they will be required to pay at a very early stage. Used within the Adult Conversation Step, the tool provides customers with crucial information to support their decisions about how they meet their outcomes and purchase care **before** they commence the formal financial assessment process.

### Requesting a Financial Assessment

NB: To avoid unnecessary FA referrals, practitioners should consider if a full financial assessment is required or do SERCO already hold info that can be relied upon for all care and support planning scenarios?

A fuller description about financial assessments can be found in the [Charging and Financial Assessment](https://lincolnshireadults.proceduresonline.antser.com/chapter/financial-assessment) section of the Adult Care procedures manual

Here is a brief explanation about the ways in which customers can be financially assessed.

#### Light Touch Financial Assessments

With customer consent, there are occasions when the council may carry out a ‘light touch’ assessment. The occasions when light touch assessments are used are when

* The person has significant resources, and they choose not to have a financial assessment.
* The person’s care costs are small, they can pay these and still retain their relevant minimum income
* The person can evidence that they are in receipt of certain ‘passport’ benefits which demonstrate a low level of income.

#### Online Financial Assessments – Non-residential care only

The online financial assessment provides customers (or their representatives) who have internet access with a link to the to the Better Off website. The website can offer additional information, support and advice to customers/reps about finances and benefit maximisation.

Customers/reps are issued with a unique PIN number so that they can securely provide their information and evidence, therefore accelerating their financial assessment outcome.

A video explaining the online financial assessment system has been provided to support your understanding of the system and its benefits.

Please take the time to view this short video by using the link below.

<https://www.youtube.com/watch?v=c6SGzHKreWs>

#### Paper Financial Assessment

A paper financial assessment form can be provided for the customer or their legally appointed financial rep to complete and return by post.

The assessment outcome is slower when the paper form is used and providing evidence can be more difficult, however it is recognised that some customers/reps cannot access the online system.

#### Hand delivering FA Forms

Business Support (BS) teams have copies of the paper financial assessment form. You will need to collect a copy of the form from BS to hand deliver to customers/reps when you are making a face-to-face visit.

#### Posting FA Forms

If a face-to-face visit is not possible, the Mosaic Adult Correspondence work step is to be used to request that Business support post the form out on your behalf.

### Complaints received about the Financial Assessment and what have we learnt from them

#### Complaints about FA’s and non-compliance with the Care Act

#### What have we learnt from those complaints?

### Q&As

### What is my role?

Practitioners need to

* Consider if a new FA is required
* Confirm persons capacity in relation to financial affairs and record detail of representatives with legal authority to act on the persons behalf
* Provide person/rep with a copy of the [Adult Care Charging Policy](https://www.lincolnshire.gov.uk/directory-record/61699/adult-care-charging-policy) & any relevant factsheets
  + [factsheet-charging-for-residential-care.](https://trixcms.antser.com/api/assets/lincolnshireadults/cd2d9cb4-3462-4226-b7b5-39c895149fa9/factsheet-charging-for-residential-care.pdf)
  + [factsheet-charging-for-community-care.](https://trixcms.antser.com/api/assets/lincolnshireadults/210db372-b089-4de3-bb4c-7d74445c851f/factsheet-charging-for-community-care.pdf)
  + [factsheet-deferred-payments.](https://trixcms.antser.com/api/assets/lincolnshireadults/43e86f6b-bfc4-4117-8cae-0d427c047d26/factsheet-deferred-payments.pdf)
  + [factsheet-direct-payments.](https://trixcms.antser.com/api/assets/lincolnshireadults/93f21c42-ff25-4f2a-a5c0-3702d9fadaf0/factsheet-direct-payments.pdf)
  + [factsheet-paying-for-adult-care.](https://trixcms.antser.com/api/assets/lincolnshireadults/80fa7587-fba2-4de4-9844-510073c7b757/factsheet-paying-for-adult-care.pdf)
  + [factsheet-self-funders.](https://trixcms.antser.com/api/assets/lincolnshireadults/27b10f84-4298-47fa-9b26-82711879a765/factsheet-self-funders.pdf)
* Provide person/rep with a link to <https://lincolnshire.betteroff.org.uk/chargescalculator>

If the person or rep wishes to proceed with an application for assistance toward the cost of their care fees

|  |  |
| --- | --- |
| Online FA Process  ↓ | Paper FA Process  ↓ |
| * Provide the person/rep with the online link to <https://lincolnshire.betteroff.org.uk/financialassessment>      * Send advice letter from Mosaic Forms to person/rep, which will provide them with their Mosaic ID number | * Obtain a copy of the FA Form from BS to hand deliver to customer/rep * If hand delivery is not possible request BS post the form via the Mosaic Adult Correspondence work step |

* Request a Financial Assessment via the Mosaic Financial Assessment Referral work step
* Complete the section within Mosaics financial assessment request form to confirm the date and method the form was given, i.e. hand delivered, posted or link to online assessment.
* Engage with the financial assessment process and refer regularly to the Mosaic finance workflow to establish status and progress, liaising between a customer and Serco finance.
* Advise the person to contact DWP to notify of any changes and check they are in receipt of their full benefit entitlement
* Record all actions and discussions in relation to finances on mosaic detailing what information has been provided and to whom

### Before closing my involvement:

* Check with Serco finance that FA has been completed and customer/rep has been made aware of their care contribution
* Check if referrals have been made or are being considered by either FRG or Waiver Panel
* If Person is in residential care
  + Check with the provider that the Personal Expenses Allowance (PEA) is being received
  + Check that First/Third Party Top Up arrangements are being adhered to
  + Check that the assessed client contribution is being paid (until we move to gross)
* Check that the provider is still meeting the persons identified care outcomes
* Check that the customer contribution is being made and that there are no financial hardship concerns
* Discuss with your LP your intended case closure to agree
  + Suitable monitoring arrangements for outstanding financial issues (COP, DPA, FRG Waiver etc)
  + A review period in accordance with waiver, top up or amended PB agreements
* Record a case closure summary, detailing these monitoring or review arrangements