

# Paying For Care (Care Charges)



## An Easy Read Guide



If your Care Act Assessment identifies you have eligible needs, you may be offered a Personal Budget  
The Personal Budget is in 2 parts -



- The Council's Contribution



- The Person's Contribution (Care Charge)



You will have a Financial Assessment, to calculate your Care Charge



If your contribution is smaller than the personal budget, the council's contribution will 'top up' the difference.



You can choose to top up your Personal Budget out of your own money, if you want extra or more expensive services.



# Financial Assessments



The Care Act (2014) tells Councils how much they are allowed to charge you for your care



The Financial Assessment can be done in 2 ways -

## Option 1



The Council can look at the information it has about you (like Housing Benefit Claims) and information from the Department of Work and Pensions.



The Council may contact you if they need more information.

## Option 2



We can send you a Financial Assessment Form.

You can complete this and send it back to the council with any evidence you need to provide.

If you need help with the form you can call 020 8379 8177.



The Council will then tell you what your Care Charges are.



If any of the information in the Financial Assessment changes, it is important to tell the council straight away.



If you need help completing the form, you can contact the Finance Team at [ASCFinancialAssessments@enfield.gov.uk](mailto:ASCFinancialAssessments@enfield.gov.uk) or phone, or 020 8379 8177 for assistance.



The Financial Assessment Officer will also make sure you are getting all the benefits you are entitled to.



## Assessable Income



For most people with Learning Disabilities 'Assessable Income' will be from benefits, like -



- Universal Credit



- Employment Support Allowance



- Income Support / Job Seekers Allowance



- Care Component of Disability Living Allowance



- Daily Living Component of Personal Independent Payments



- Severe Disability Premiums



Some benefits are not counted as Assessable Income, like -



Mobility Component of Disability Living Allowance or Personal Independent Payments.



Night Care component of high rate of Attendance Allowance, DLA Care component or Enhanced rate of PIP Daily Living Component.



Anything you earn from work



If you savings above £14,250 this can count towards your Assessable Income.



For a full list of what is or is not included as Assessable Income, see the [Living at Home Charges Booklet](#) (not Easy Read)



# Minimum Income Guarantee



The Minimum Income Guarantee (MIG) is the amount of money the Government says you must have left after you pay your Care Charges.

Your MIG changes depending on your -



- Age



- The Benefits you receive



- If you are single or in a couple



To find out your Minimum Income Guarantee, see [Add link](#)



# Housing Related Support



Housing Related Expenditure includes -



- Any Rental Contribution



- Council Tax



- Mortgage Payments



It does not include household utility bills.

These are included in your Minimum Income Guarantee



## Disability Related Expenditure (DRE)



DRE is the extra expense you face because of your disability or illness.



To claim for a reduction on Care Charges to cover your DRE you will need to receive -



- Attendance Allowance or



- Disability Living Allowance (Care Component) or



- Personal Independence Payment (Daily Living Component)



Examples of DRE include -



- Community alarm



- Extra toiletries for personal care (like gloves or disposable aprons)



- Special clothes or shoes



- Extra laundry



- Special diets



Extra heating



For many types of DRE, you don't need to provide receipts.



You can apply for DRE on the financial assessment form.  
There is also a claim form on the DRE factsheet.



For more details, see the Councils DRE guidelines (not easy read).



## How my Charge is Calculated



To calculate your charge, the council will look at your Assessable Income



Take away your Minimum Income Guarantee



Take away your Housing Related Expenditure



Take Away your Disability Related Expenditure



What's left is your Personal Contribution (Care Charge)



## Charges for Living in a Care Home



When someone moves onto a Registered Care Home, the home provides -

- Accommodation



- 24 hours support



- Meals



- Heating



- Gas



- Water



- Electricity



- Laundry



This is much more than a Community Service will provide, so you pay more.

You are entitled to keep -



- Your 'Personal Expenses Allowance'.  
This is set by the government every year.



- The Mobility Component of DLA or PIP



## How to Pay



If you get a Direct Payment your Care Charge will be deducted from your usual payment

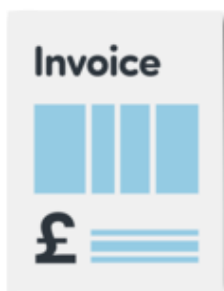


You will need to pay your care charges onto your E-card or Direct Payments bank account to pay for your care and support



If the Council pays for your care, the easiest way to pay is by Direct Debit.

This is usually every 4 weeks



If you do not use a Direct Debit, the council will send you invoices every 4 weeks.

You can pay this;



- Over the phone



- Online



- At a Pay Point

**PayPoint**



## If you do not agree with you care charge



If you are not sure, or do not agree with how your Care Charge was calculated, you can contact the Financial Assessment Team by emailing

[ASCFinancialAssessments@enfield.gov.uk](mailto:ASCFinancialAssessments@enfield.gov.uk) or calling 020 8379 8177.



The Financial Assessment Team will review your assessment and write to you with their decision.



If you still do not agree, you can write to the Financial Assessment Team and request an appeal.



The appeals panel will include a senior council officer and someone independent to the assessment.

You and / or your representative can attend the appeal meeting.



You will receive a decision from the panel within 4 weeks



If you are still not happy you can register a complaint by emailing [complaintsandinformation@enfield.gov.uk](mailto:complaintsandinformation@enfield.gov.uk) within 20 working days of the decision.

You should explain the reasons that you remain dissatisfied and the remedy you would like to achieve.