



Financial Assessments



Charging for Adult Social Care

The Financial Assessments Team – What we do

Presented by:

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The Financial Assessments Team is here to help

- The financial assessments team is here to support residents and their families through the financial journey when arranging care and support
- Our busy team helps residents understand if they are eligible for financial support to help towards the cost of their care, aiming to bring clarity to how the funding of their care will happen
- Together we deal with approximately 4000 financial assessments every year
- The team is made up of has 1 full time team support officer and one part time team support officer who help us manage the high volumes of incoming work and demands on our team
- We have 7 full time financial assessment officers and one part time. However additional work through Covid and Billing has meant not everyone is working full time on financial assessments

The Financial Assessments Team is here to help

- We have 4 Welfare information officers who help residents the completion of the financial assessment and signpost to support and preventative services as needed
- The team now also look after the billing of client contributions for adult social care contributions, helping with customer enquiries and working with corporate debt recovery colleagues
- We have an officer in the team that helps manage deferred payments arrangements for residents who wish to defer their residential care payments

The Financial Assessments Team is here to help, please ensure you direct your enquiry appropriately

The financial assessments team has the following key contacts that you can use;

Charging helpline: 020 8760 5676

General team enquiries: SocialServices.SSFAT@croydon.gov.uk

Billing enquiries: adultsocialcarebilling@croydon.gov.uk

Deferred payments: deferredpayments@croydon.gov.uk

Residential cases: residentialfa@croydon.gov.uk

Welfare Information Officers: welfareinformationofficers@croydon.gov.uk

If you know the name of the financial assessment officer please contact them directly.

If you have questions about payments to providers, queries should be directed to either brokerage or payment team colleagues.

To contact the payments team please email:

SwiftPaymentTeam@croydon.gov.uk

To contact the placements team please email:

Placementsteam@croydon.gov.uk

Key points - The financial assessment journey

- Know who your Financial Assessment officer is – ask Ryan Walsh or Tanya Kazakova if you do not know
- If a resident has more than £23,250 of their own money, they will be charged the full cost of their service
- If a resident is a full cost payer, they will be charged £260 pa if they ask LBC to arrange their non-residential care for them
- An incomplete financial assessment form could trigger a 28 day full cost policy
- If you do not have a correct CPLI loaded for your residents care, this will cause possible debt issues for residents and could cost LBC in over payments etc...
- It is important to remember to ensure your pre-assessment request is clicked to register with controcc

Key points - The financial assessment journey

- LBC are working hard to increase the number of direct payments. It is important to know that if we do not have a completed form for the resident, it will delay direct payments made to them
- Providers will be paid gross if we do not have a calculated client contribution for our resident. This results in money being claimed back from providers and residents being placed in a debt position until the contribution is calculated and the financial journey is complete. This is because charges are backdated to the start of service date. This causes unnecessary anxiety for residents and can cost LBC time and money.

Best practise;

- At the care assessment stage, email an editable PDF version of the financial assessment form to your resident, attaching our one page fact sheet, copying in welfareinformationofficers@croydon.gov.uk
- In your email, you can inform your residents as follows;

‘It is important that you complete the attached financial assessment form and return it signed with information required, as detailed throughout the form. This should be returned as soon as possible, within 28 days from the start of your service. Delays in calculating your assessed contribution can cause unnecessary delays in confirmation of your funding arrangements. You should note that if you are assessed to pay a client contribution, it will be backdated to the start of your service. If you have personal savings in excess of £23,250 you can complete section 2 of the financial assessment form. Please be aware that you will be asked to pay a fee of £260 per year, if you are assessed as not eligible for support with funding, but you ask the council to arrange your care for you. If you do not return your financial assessment form, it will be treated as non-disclosure of information and we will charge you the full cost of services you receive.

Completed forms should be returned to SocialServices.SSFAT@croydon.gov.uk

If you need help completing the financial assessment form or you would like to talk about it, please contact one of our Welfare Information Officers who can be contacted by email on welfareinformationofficers@croydon.gov.uk or call our helpline on 020 8760 5676, asking to speak to a welfare information officer’

Key points to understand

Care and support assessment



Financial Assessment Form to be completed



Calculate how much, if anything, you pay towards care services



Key points to understand



Croydon charging policy is written in accordance with the Care Act 2014

Customers are financially assessed fairly and consistently

Income collected is used to continue to provide services to those in need



How we calculate the charge

The calculation used to determine how much contribution a resident will need to pay;

Income *less* expenditure *less* allowances = client contribution per week

Different rules / calculations are used depending on the type of service being provided. These are broadly different for non-residential, community based services and residential care and nursing home placements.

The key differences are;

- How we treat property / assets you own
- The amount of money we ignore to cover day to day living costs, minimum income guarantee

Client contribution on LAS

The screenshot shows a web browser window displaying the 'Liquidlogic LIVE' application. The browser address bar shows the URL: <https://protocollbc.syhapp.com:10000/web/view.htm?id=a7cde0a11bf3195d95981&cls=com.liquidlogic.ias.entities.IASPerson&view=casefiles>. The application header includes the 'Liquidlogic LIVE' logo and navigation options like Home, Help, Menu, System, Find, and a user profile for Mr Krist Bheecarry. The main user profile area shows 'Mr Mark Weston 41 years 15-Jul-1979 (Ref: 95981)' and a 'Case Files' button. A left-hand navigation menu lists various sections: Summary, Professional Involvements, Cases, Assessments, Documents, Support Plans, Costs, Personal Budget, Service Actuals, History, and Chronology. The 'Summary' section is active, showing 'Recent Contacts' and 'Recent Cases' tables. The 'Assessments Summary' section shows 0 Draft, 18 Completed, 0 Combined, and 14 Cancelled Assessments. The 'Combined Client Assessments' section shows 'None'.

Recent Contacts

Date	Contact Details
19-Jul-2019	Reason: Home Care Assessment Details: AIS outcome: Action on open case... Outcome: Link to Existing Case Recorded By Ms Anitha Prakash - Business Systems Team (Adults) All Departments
09-Jul-2019	Reason: Home Care Assessment Details: AIS outcome: Progress to client re-assessment review and plan... Outcome: Link to Existing Case Recorded By Ms Anitha Prakash - Contact Centre (BWH) All Departments
06-Oct-2017	Reason: Home Care Assessment Details: AIS outcome: Progress to client assessment and plan... Outcome: Link to Existing Case Recorded By Eugenia Dodoo - Contact Centre (BWH) All Departments
29-Nov-2016	Reason: Home Care Assessment Details: AIS outcome: Action on open case... Outcome: Link to Existing Case Recorded By Ms Pamela Gurney - Contact Centre (BWH) All Departments
11-Nov-2016	Reason: Home Care Assessment Details: AIS outcome: Progress to carers re-assessment review and plan Outcome: Link to Existing Case Recorded By Ms Fola Oguntona - Contact Centre (BWH) All Departments

Recent Cases

Date	Referral Details
03-Sep-2009	Recorded By LAS Migration - Unknown Team All Departments

Assessments Summary

Summary
0 Draft Assessments
18 Completed Assessments
0 Combined Assessments
14 Cancelled Assessments

Combined Client Assessments

None

Client contribution on LAS

The screenshot shows a web browser window displaying the 'Liquidlogic LIVE' application. The browser address bar shows the URL: <https://protocolbc.syhapp.com:10000/web/view.htm?id=a7cde0a11bf3195d95981&cls=com.liquidlogic.ias.entities.IASPerson&view=casefiles>. The application header includes the user name 'Mr Mark Weston, 15-Jul-1979' and a search bar. The main navigation menu includes 'Home', 'Help', 'Menu', 'System', 'Find', and 'Mr Krist Bheecarry'. The left sidebar contains a navigation menu with 'Assessments' selected. The main content area is divided into three sections: 'Assessments Filter', 'Draft Assessments', and 'Completed Assessments'. The 'Completed Assessments' section contains a table of assessment records.

Date	Description
19-Mar-2020	Follow-up Conversation Record and My Plan by Ms Claire Padgett - 25-65 Disability Review Team Outcomes: REV - Long term support - No change in services
29-Jul-2019	Universal Review form by Jackie Walsh - Gateway Link Outcomes: Long-term support - no change in services
11-May-2017	Care and support review and plan - 4 to 6 weeks by Ms Susan Maxwell - PD Care Management Outcomes: Review Held - No Change to Plan
11-Nov-2016	Carers Reassessment Review and Plan by Ms Fola Oguntona - Contact Centre (BWH) Outcomes: No further action - duty
03-Nov-2016	Client Assessment and Plan by Ms Katy Realls - Contact Centre (BWH) Outcomes: No further action - duty
23-May-2016	Care and support review and plan - 4 to 6 weeks by Ms Susan Maxwell - PD Care Management Outcomes: Long-term support - no change in services
28-Jan-2014	Community Care Review - Scheduled by Ms Susan Maxwell - PD Care Management Outcomes: Review Held - No Change to Plan
15-Aug-2013	Community Care Review - Scheduled (Minimum Yearly) by Ms Hazel Rowland - Brokerage Outcomes: Review Held - No Change to Plan
21-May-2013	Community Care Review - Scheduled by Ms Marie Magee - Brokerage Outcomes: Review Held - No Change to Plan
08-Aug-2012	Community Care Review - Scheduled

Client contribution on LAS

The screenshot shows a web browser window with the following details:

- Address bar: <https://protocollbc.syhapp.com:10000/web/view.htm?id=9ac634a664215e0825413&cls=com.liquidlogic.ias.entities.IASFinancialPreAssessmentDetails>
- Browser tabs: "Infreemation - croydonmem", "Non-residential from financ..."
- Page title: "Liquidlogic LIVE"
- Navigation: Home, Help, Menu, System, Find, Mr Krist Bheecarry
- User profile: Mr Mark Weston 41 years 15-Jul-1979 (Ref: 95981)
- Current page: Financial Assessment Non-
- Table of contribution details:

Date Applicable From	12-Apr-2021
Financial Assessment Type	Non-residential
Pre-Service?	No
Charge Type	Variable
Chargeable Income	£70.83
Total Contribution at Date Applicable	£70.83
Accrued Part of Contribution	Unspecified
Max Contribution at Date Applicable	£70.83

Key points for the resident to understand



mortgage

- You will never be asked to pay more than the actual cost of your care or your assessed contribution, whichever is lowest
- Expenses applicable to you can be considered e.g. Council tax, rent, disability related expenditure such as incontinence costs

rent



Key points for the resident to understand



- You will need to pay the full cost of your care if:
- You have savings or assets over £23,250
- You choose not to inform us about your financial circumstances
- You choose not to have a financial assessment

If any above circumstance applies, and you ask the council to arrange your non-residential care for you, a fee of £260 per annum is chargeable



Key points for the resident to understand



Department
for Work &
Pensions



- The brokerage and placements team will determine how much your care will cost
- When calculating how much you can afford to pay, we will check you are receiving your maximum benefit entitlement including council tax, housing benefit, attendance allowance, travel services etc.
- Care charges will be backdated to the start of your service

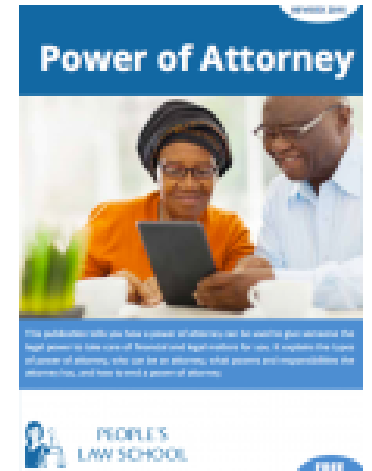


Financial Abuse

- It is everyone's responsibility
- The financial assessment officer will scrutinise bank statements received
- Officers will query any unusual transactions with the representative or client including any large or regular transactions
- We also have a duty to ensure that abuse is not being made in terms of fraudulent claiming of benefits or non disclosure of taxes

Financial Abuse cont.....

- Examples include the need to report to our internal fraud department, any non disclosure of tax returns when charging for private care
- Liaising with Council Tax and Housing Benefit teams if we believe they are receiving benefit that they are not necessarily entitled to
- Sending referrals to Office of Public Guardian if we feel that a POA is being abused
- Referrals sent to Safeguarding Adults team for all concerns or investigations we have with a clients' finances



Any questions



- Dawn Sherlock / Krist Bheecarry