

	Question	Response
1	Where people have Personal Independence Payments (PIP) and employment support allowance will these be included in the calculation?	Yes, they will be included.
2	How would the council know if someone was intentionally depriving themselves of assets in order to avoid charges?	The financial assessment details are based on the service users/advocates best available knowledge. The Council can only use information it is told.
3	Is it possible to have figures for the Minimum Income Guarantee?	No, This is to varied dependent on individual circumstances to give figures.
4	Would someone receiving emergency care, being unaware of their contributions due to not being assessed on income due to the emergency situation they are in, have to pay for that period before they have been assessed?	No, only when the financial assessment has been completed will people pay.
5	What can be included as Housing Costs?	Items such as Mortgage interest, house insurance etc
6	Will everyone who has a needs assessment have to have a financial assessment?	Following an assessment of needs eligibility will be determined and for all those who are eligible a financial assessment will take place.
7	Will the council charge a fee for arranging support for those who have to self fund?	The Council at this point has decided not to exercise its power in charging additionally for the cost of arranging services.
8	If someone chooses not to disclose their financial information will they be treated as a self funder?	Yes.
9	What timescales will be followed within the policy for starting a debt collection process?	Debt collection is covered by a separate set of policy and procedures as this is a corporate service.
10	The policy came into force on 6th April 2015 if we can't charge until the financial assessment is completed will this mean the council loses revenue?	No, a process to update financial information has been undertaken to calculate a charge.
11	What is built into the policy to make sure people who would struggle to go through the financial processes are protected from getting into debt or perhaps being seen as a non-disclosure?	Section 10 of the Social Care Community Based Contributions Policy explains the process for ensuring people are supported to undertake a financial assessment.

<b>12</b>	What is built into the policy to protect service users where families are acting on their behalf and cease services rather than pay the charge?	Consideration needs to be given as to whether the family are acting in the 'Best interests' of the individual. If they are not, then potentially it could be a Safeguarding situation and procedures need to be looked at rather than the Social Care Community Based Contributions Policy
<b>13</b>	Can I appeal if I start paying after my financial assessment took place, and someone else in similar circumstances took a further 8 weeks for be assessed and therefore didn't pay?	Everyone has the right to appeal against charge and how it has been applied.
<b>14</b>	Why is Creutzfeldt-Jacob Disease exempt?	This is a national exemption.
<b>15</b>	What happens to reablement after 6 weeks?	The Social Care Community Based Contributions Policy allows up to 6 weeks Reablement for free.
<b>16</b>	If a client does not meet the eligibility criteria but requires a specialist type of preventative support e.g. deaf & deafblind service is there an option for them to be financially assessed?	As part of the Preventative approach, these services are not charged against at present and therefore a Financial assessment is not required. If requirement for benefit maximisation that would be an option.  However, following an Assessment of needs if it is identified that there are eligible needs that need to be met, at that point a financial assessment would need to be requested.
<b>17</b>	Where an individual can have a piece of equipment that reduces/ removes the need for care will they pay for or contribute towards the cost of the equipment?	Below £1500 no, above £1500 then a different procedure applied under DFG which may incur a contribution.
<b>18</b>	Does the policy take into account partner income?	Its individual income however, partners income would need to be disclosed for benefit maximisation.
<b>19</b>	What can the council do to recover debt if they can't remove / stop services. How far will debt recovery go?	Debt recovery is likely to follow the corporate route based on value.
<b>20</b>	Can a charge be backdated under the new policy and the care Act Charging Guidance?	Section 55 of the Social Care Community Based Contributions Policy states charges will be applied from the date of the financial assessment.

<b>21</b>	Does the policy cover the exemption from charging for children with disabilities transitioning into adult services which will be free from charges for life under Care Act?	No, the changes to legislation do not come into effect until next year these will be considered in due course.
<b>22</b>	Where a service user has to have a temporary one off increase in domiciliary care will the charges vary?	Yes, reconciliation will be undertaken quarterly.
<b>23</b>	What will the charges be for Housing 21 and other extra care housing	The Social Care Community Based Contributions Policy will apply to Housing 21 & Extra Care Housing regardless of package size.
<b>24</b>	What does the policy say about those residents in Housing 21 and other extra care housing schemes who receive no care?	People who reside in Housing 21 schemes have access to Community Alarms & Nights support will be subject to the charge based on the Social Care Community Based Charging policy.
<b>25</b>	What will residents in Housing 21 and other extra care housing schemes if there tenancy and placement was not arranged by the council?	Only those who meet eligibility will be charged, as outlined in Section 12 of the Social Care Community Based Charging Policy.
<b>26</b>	What will happen with the Midland Heart Extra Care Housing Scheme as this is funded using a Direct Payment, how will they be charged?	The same way as all Direct Payment recipients.
<b>27</b>	What happens to adaptations that cost between £1000 and £1500?	No charge levied and will be reconsidered, there are minimal numbers the approach will be reconsidered in a wider review of adaptations.
<b>28</b>	Citizen who got regular respite but no other services-what is the charge?	The charge would be calculated exactly the same for anyone receiving Community Care services.
<b>29</b>	If £1000 or under equipment is free of charge are we now providing equipment under £20.00 i.e. Helping Hands?	Some smaller items of equipment is available as part of a preventative approach
<b>30</b>	With adaptations/equipment over £1000 that can be charged is this per assessment, per piece of equipment or accumulative?	There would be a charge against equipment and this would be above £1500

31	How will mixed packages with Direct Payments Work, how will they be dealt with?	The contribution will be taken from the Direct Payment.
32	What will happen when Direct Payment is less than the charge?	The full cost of the service will be charged based on ability to pay.
33	What is disability related expenditure?	The policy described this as expenses incurred due to a disability
34	How will DRE be calculated?	Described in section 43- 49 of the Social Care Community Based Contributions Policy.
35	What if the individual spends money on continence pads, over and above what health will provide will this be counted as DRE?	The policy states that items provided for by health will not be included as DRE.
36	Medication provided by the NHS is not always on a free prescription, will this be counted as Disability Related Expenditure?	The policy states that items provided for by health will not be included as DRE.
37	Is there a summer/winter disposable income variation? For example some older people will spend more on heating in winter?	No, there is no variation.  Winter fuel payments are <b>not</b> included as income. Plus temp drop allowances.
38	What happens where someone has a disability that deteriorates over time and this causes further additional disability related expenditure, can people request a further reduction through an individual assessment of DRE?	A review can be requested at anytime.
39	Where someone believes they need an individual assessment of their DRE as the costs they incur are greater than the standard allowance will there be a Cap on the amount that can be claimed?	No, Section 44 of the Social Care Community Based Contributions Policy explains that individual assessments will be considered on a case by case basis.
40	Will everyone automatically get the 10% DRE or will this only apply when people ask for it specifically?	No, people will have to apply using the Financial Assessment process.
41	Will the bedroom tax be included as DRE or housing costs when bedroom is for carer?	Depends on any other forms of exceptions can or have been applied. Would not be applied a second time.

<b>42</b>	Could someone claim DRE where there are behavioural issues such as a person who rips clothes up every day?	Yes, on the basis that the need assessment details and that it is receipted.
<b>43</b>	Will the council recover the cost of debt recovery processes?	Annex D Point 6 of the Department of Health's Care and Support Statutory Guidance states that the "local authority can recover the costs it incurred in recovering the debt".
<b>44</b>	Does the policy offer any guidance on charges when people are under a DOLS? This is needed for both residential and community?	Yes, as long as we follow Care Act statutory guidance.
<b>45</b>	Can anyone raise an appeal on someone's behalf?	Yes. If they are the individuals nominated representative and acting in their best interests.
<b>46</b>	Can the charge begin from day one of receiving care?	Yes, if the financial assessment has been completed and charge identified.
<b>47</b>	How will safeguarding concerns be avoided if service users have to wait for their Invoice. They are at risk of potential financial abuse	All Invoices will be sent monthly
<b>48</b>	Where do receipts go for DRE and who retains them	Our advice is that service users retain them and they are available on request
<b>49</b>	Who are the senior appeals officers within the Dudley and Walsall Mental Health Partnership	This will be determined by the Dudley and Walsall Mental Health partnership
<b>50</b>	Why have we applied a 12 hr notice principle. This is not consistent with Home care providers who can charge up to 48 hrs if sufficient notice is not given	This is part of the policy for service users notifying re intended use of services. There is no direct linkage between this and payment to Home Care providers