

Our Independent Living Service is established to help you remain at home, with the right support, for as long as you wish. We offer fully impartial and independent information, advice and support for anyone 65 and over, living in Cheshire West and Chester, who have to fund their care privately and **have been assessed by the local authority as having a need for care and support**. All our referrals come via the local authority and will be processed via our partner agency Disability Positive.

Our team is small but effective, we have Laura who is the Coordinator for the team, Jackie who is one of our Advisors and Cyrine who is our Administrator and Review officer. During the time you are supported by us you may have contact with the whole team as we all work part time. Our team operates between 9am and 5pm Monday to Friday and there will always be someone on hand to support via our main phone line on **0845 051313** or you can email on [brokerwest@ageukcheshire.org.uk](mailto:brokerwest@ageukcheshire.org.uk)

## **Support for people funding their own care**

### **Sourcing for care**

We support people who are paying for care themselves and have been assessed by the local authority as having a need for care and support. We are a well-established and professional team who have access to all agencies across the Cheshire West area and can assist you with arranging care via an agency. We offer a swift, professional and entirely impartial provision that seeks to help you remain at home with support that suits your needs. We can support with sourcing daily visits, 24 hour care, live in care and night support as well as signposting for companionship services.

*We provide the following support to access home based care:*

- Establish your individual requirements based on your assessment.
- Source the care for you based on your needs with local agencies.
- Present you with options to choose from including costs and information about the agencies as well as their Care Quality Commission (CQC) rating.
- Contact your agency of choice to allow them to arrange assessment.
- Review the package of support 6 weeks from the start date and then annually.

*We do not:*

- Take direct referrals, they must come via Social Care
- Recommend providers, we are impartial at all times.
- Provide an assessment service.
- Charge for this service, we are contracted by the local authority.
- Manage the support once it is in place, the arrangement is between you and your agency of choice.

**How long will this take?**

We will contact you within 24 hours of receiving a referral and depending on your individual needs and where you live care can be set up and in place within around a week, sometimes faster. For clients with more complex needs or in more rural areas this can take longer but we will continue to support until care is in place

### **How much does care cost and how do I pay?**

Each agency has a unique charging policy but on average the cost for an hour of support is between £22 - £32 per hour. Larger packages of care and those that need 2 carers will be more costly and live in care starts at around £850 per week. Once you have been assessed by the agency, they will give a start date of care and advise you of their charging policies.

### **What if I cannot afford the care?**

This is an individual position and as a self-funder you will have been assessed as being over the funding limit of £23,000 in savings, if you are close to this limit we would advise you contact adult social care for a financial assessment. There is no obligation for you to have care, but you will need to feel confident that you are able to manage without support. We can refer to the Age UK Cheshire I&A team for a benefits check who will also give advice on how to claim any additional benefits.

### **What if you cannot find care for me?**

If there is no care availability when we look, we will continue to look again every 10 days to find support for you. Care availability changes rapidly and we will keep you informed at all stages. If this continues, we will notify the referring social worker too so that they are aware of your situation.

### **Can I change my mind?**

Yes, you are not obligated to go ahead, sometimes needs change and you may feel care is no longer needed, family or friends may be able to help, or you may just want to know what is available. We have a duty of care to notify the referring social worker if we have concerns about your wellbeing, but the choice on what support you have remains with you at all times.

### **Support to access respite**

As an Independent Living Service, we recognise that sometimes more support is needed to allow family and friends to have a break and for you to have a more intensive level of support, in light of this we can support with accessing respite in a care home that is suited to your assessed needs.

*We provide the following support for respite:*

- Source a care home that is suitable for you based on your assessed needs.
- Present you with options to choose from including costs and information about the care home as well as their Care Quality Commission (CQC) rating.
- Contact your care home of choice to allow them to arrange assessment.

*We do not:*

- Take direct referrals, all referrals for respite MUST have a care needs assessment and a determination on the type of care home required.
- Recommend care homes, we remain impartial at all times.
- Charge for this service, we are contracted by the local authority to support you.
- Arrange transport, but can signpost to organisations that can support with this.

### **Will it be close to my home?**

We always try to source respite placements near to where you live, but the availability will depend on your individual needs and whether the care homes have space for respite. We will tailor our search to your needs and wishes.

### **Can I visit beforehand, and will I be able to have visitors?**

Most care homes will facilitate a visit ahead of placement, but this will depend on your ability to travel and the urgency of need you have for the respite. For family visits each home will have their own arrangements for this and will enable contact and visits.

### **How much will it cost and how will I pay?**

Each home has a different charging policy, and your individual costs will be based on an assessment from the home, but the costs range from £850 - £1700 per week. Once you have been assessed and an admission date agreed the care home will advise you about payment.

### **Can I look for respite myself?**

Of course, our service is about empowerment so if you would prefer a list of care homes that you or your family can contact to arrange for placement, we can facilitate this.

## **Support with your direct payment**

We can support clients who have been assessed as being eligible for a direct payment from the local authority, this may be a personal direct payment for a person who needs care and support or could be a carers direct payment for a family member or friend who has a caring role. A direct payment is an allocation of money from the local authority for you to access support, this may be via an agency or through the employment of a personal assistant.

The amount you receive will depend on your individual needs and the assessment of your social worker, as part of this process you will also be assessed financially to see if you have to pay a contribution towards the money allocated to you.

## **Agency support with your direct payment**

If you would like to use your direct payment to access agency support the local authority currently pay £14.56 per hour so if you wished to use a private agency you would need to 'top up' the difference in cost.

**For example, if the agency charge £25 per hour, you would need to top up £10.44 for every hour you have with them, so you need to feel confident that you are able to afford the cost of the care.**

*We provide the following support to access agency support:*

- Support you around the setting up of a separate bank account, prepayment card\*, or supported banking\*\* to allow you to receive the direct payment.
- Advise around the management of your paperwork for audit.
- Establish your individual budget based on your direct payment and needs.
- Source the care for you based on your needs with local agencies.
- Present you with options to choose from including costs and information about the agencies as well as their Care Quality Commission (CQC) rating.
- Contact your agency of choice to allow them to arrange assessment.
- Review the package of support 6 weeks from the start date and then annually.

*\*Prepayment card is provided by the local authority and is a separate bank account for your money to be paid to*

*\*\*Supported banking is through a third party who would manage your finances for you for a monthly fee*

### ***We do not:***

- Set up an account for you or manage your money.
- Recommend providers, we are impartial at all times.
- Manage the support once it is in place, the arrangement is between you and the agency you have chosen.

### **Why do I need a separate account?**

This is a stipulation of the direct payment as it will be subject to audit. This account will need to be set up in the name of the person receiving the direct payment, some exceptions to this may be made, and the only money going in and out of the account will relate to the support agreed with the social worker on your individual care plan.

### **How much does care cost and how do I pay?**

Each agency has a unique charging policy but on average the cost for an hour of support is between £22 - £32 per hour. If you have a direct payment, you will have a separate account set up to receive the money. If you need to 'top up' the cost of the care this will be transferred to that new account via standing order and paid to the agency from your new account.

## **What if I cannot afford the top up?**

If this is the case, we would speak to the referring social worker and care would be sourced via the local authority care arranging team.

## **Can I change my mind?**

Yes, you are not obligated to go ahead with a direct payment and sometimes people change their minds, it is your choice, and we would advise the social worker of your decision.

## **Personal Assistant recruitment with your direct payment**

If you wish to use your direct payment to allow you to have support from a personal assistant on an employed or self-employed basis, we can support with this. For many this is an excellent option to have continuity of carers and we will walk you through the process to ensure that the requirements of the direct payment are met and that you feel confident in taking on this role of the employer.

*We provide the following support to help you employ someone:*

- You will have a dedicated advisor throughout the process.
- Support you around the setting up of a separate bank account, prepayment card\*, or supported banking\*\* to allow you to receive the direct payment.
- We will provide a breakdown of your budget and monies you will receive including any contributions you have to make and a payment schedule.
- We will produce a bespoke job advert and post to job sites and social media and will screen applicants for suitability.
- We can offer support with interview processes and questions.
- If you are **employing** a person, we will help you to identify a payroll company and insurer to support with employment and paying your personal assistant.
- We will provide time sheets, holiday record and contract of employment and we will obtain references.
- We will provide a DBS (police check) for your employee, the cost for this is £50 - £60 and can be paid from your direct payment.
- If you are looking for someone **self employed** we will check their employment status, contract of services, insurance, DBS and references.
- We will advise around the management of your paperwork for audit and ensure that you have all contact information for agencies who are supporting your direct payment.
- We will signpost to training for you as the employer and your employee(s) and ensure you keep up to date with changes to the national minimum wage annually.
- We will review the support you have at 6 weeks and then annually from there.

*\*Prepayment card is provided by the local authority and is a separate bank account for your money to be paid to*

*\*\*Supported banking is through a third party who would manage your finances for you for a monthly fee*

*We do not:*

- Set up an account for you or manage your money.
- Recommend PA's, insurers, payroll or supported banking provider but we can help you to identify ones that will suit your needs.
- Manage the support once it is in place, you are the employer.
- Offer employment advice, your insurance company will support with this.

### **What if I don't want the responsibility of being an employer?**

This can be a nerve-wracking undertaking for people and a big responsibility, we will talk you through everything and try and make the process as easy as possible for you. We can explore if someone can support you, perhaps a family member or trusted friend but we cannot support with the day to day management of your employee. There are a few companies who can support with this for a fee but if you really feel this is not the option for you then we will explore how else the money can be used and liaise with your social worker about this too.

### **How much is payroll, insurance and supported banking?**

There are various companies that offer these which we will signpost you to, on average the cost for payroll is between £12 - £25 per month, around £20 - £25 for supported banking and the annual cost for insurance is around £99. We will develop a budget taking into account all these cost as well as the hourly rate, holiday pay and redundancy and when applicable pension, national insurance and sick pay. This is all part of the Direct Payment you receive.

### **How do I pay my personal assistants?**

If they are employed we will set you up with a payroll company of your choice and they will produce regular payslips for you so you know how much to pay them and this will be paid by transfer from your separate bank account. Money cannot be withdrawn and paid in cash due to the audit requirements.

If you have a self-employed personal assistant they will invoice you for the hours they have worked and this will be paid from the account by transfer.

### **What if I have an employment question?**

The insurance you take out provides support around employment so you can contact them at any time with your queries, they are experts in home employment and will be the best source of support for you.

### **How long will employing someone take?**

The advertising for a personal assistant can take time. We will be keen to find the right person for you and the interest in the role will often be based on the hours available, payrate and location. It can take between 2 – 8 weeks on average but sometimes longer.

Once you have an employee in mind payroll will need to be set up. This takes around 2 – 6 weeks. We rarely start this process until we know who the employee will be as it is chargeable and if the recruitment takes time, we don't want you to incur additional costs.

Once the position has been offered we will check references and conduct a DBS check, this will need to be paid for in advance, these currently take around 3 - 4 weeks unless the person is on the update service in which case it is much faster.