

## Information Table

In the table below you will see the overarching differences between the current policy and the proposals:

<b>Which part of charging does it apply to</b>	<b>Derbyshire current Co-Funding Policy</b>	<b>Proposed Change</b>
<p>Income - What is included when calculating a person's charge (Income from employment has to be excluded from all financial assessments)</p>	<p>People are only charged if they have disposable income above the Council's Minimum Income Guarantee rate applicable and are in receipt of certain rates of Attendance Allowance, Personal Independence Payment or Disability Living Allowance.</p> <p>The Council currently treats everyone as a single person when applying the Minimum Income Guarantee.</p> <p><u>Examples of Derbyshire's Current Minimum Income Guarantee Rates</u></p> <ul style="list-style-type: none"> <li>• Over Pension Age / No Carer's Premium £251.32</li> </ul>	<p>The Council is proposing to adopt the national Minimum Income Guarantee. Charges would apply to disposable income above the relevant national Minimum Income Guarantee rate applicable and people would be charged regardless of whether or not they are in receipt of Attendance Allowance, Personal Independence Payment or Disability Living Allowance.</p> <p>The national Minimum Income Guarantee has different rates for single people as opposed to people who are cohabiting who are treated as a couple.</p> <p><u>Examples of National Minimum Income Guarantee Rates</u></p> <ul style="list-style-type: none"> <li>• Single Age 18 – 24 £82.15</li> </ul>

	<ul style="list-style-type: none"> <li>• Over Pension Age / With Carer's Premium £304.75</li> <li>• Under Pension age / No Carer's Premium £186.32</li> <li>• Under Pension Age / With Carer's Premium £239.75</li> </ul> <p>The Council currently charges whichever is the lesser sum of either</p> <p>a) £51.07; or</p> <p>b) All of the remaining disposable income</p>	<ul style="list-style-type: none"> <li>• Single Age 25- Less than Pension Credit Age £103.65</li> <li>• Single Pension Credit Age £214.35</li> <li>• Lone Parent Age 18 and Over £103.65</li> <li>• Couple Age 18 – Less than Pension Credit Age £81.40</li> <li>• Couple – One or Both Pension Credit Age £163.65</li> </ul> <p>There are three options within the proposals:</p> <ol style="list-style-type: none"> <li>1) To charge on 100% of the remaining disposable income</li> <li>2) To charge on 90% of the remaining disposable income</li> <li>3) To charge on 80% of the remaining disposable income</li> </ol>
Income - What people are assessed to contribute out of their income	The maximum charge anyone can be asked to pay is capped £51.07 per week	No maximum capped charge would apply. No-one would pay more than the actual cost of their care.
Capital assets – Capital limit before people become responsible for the full cost of their care costs (this does not include	£50,000 – anyone with over this amount has to pay for their care themselves	£23,250 - anyone with over this amount would have to pay for their care themselves

the value, or share of the value, of a person's home for those people receiving support in the community)		
Tariff income for those people who have capital between £14,250 - £23,250	£1 for every £500	£1 for every £250
Disability Related Expenditure	People request a review of their financial circumstances and are required to provide evidence of their disability related expenditure for an assessment to be considered.	Everyone would have a standard £20 disregard applied but would also be able to request more than the £20, subject to application and evidence for an assessment to be considered.
Charges for respite in Residential Care Homes and Nursing Homes	<p>People are charged a standard amount based on their age.</p> <p>Age 18- 24 £78.80 per week</p> <p>Age 25 to Pension Credit Age £96.40 per week</p> <p>Over Pension Credit Age £172.80 per week</p>	<p>No standard amount.</p> <p>Charges relating to any respite stay in a Residential Care Home or Nursing Home would be based on the person's capital and disposable income under the proposed new charging policy.</p> <p>The proposals described above setting out the proposed changes for charges for care and support in the community would therefore apply to respite care too</p>