

<b>1</b>	<b>Present</b>
	<p><b>Carers</b> 8</p> <p><b>Speakers</b> Liz Fergus – Project Manager, Herts County Council Sam Balding – Young Onset Dementia Worker, HertsWise</p> <p><b>Carers in Herts</b> Sally Stratford – Involvement Worker Dementia Paula Campbell – CinH Carer Support Advisor Suzanne Powles – CinH Admin Support Toby Purnell – CinH volunteer</p>
<b>2</b>	<b>Welcome</b>
	All carers and speakers were welcomed to the forum. The content of the meeting was explained, along with the facilities of the building.
<b>3</b>	<b>Hertfordshire County Council – Direct Payments Presentation</b>
	<p>Liz Fergus talked through what Direct Payments are, how to access them, and how other aspects of care relate to them.</p> <p>A Direct Payment is a cash payment that Hertfordshire County Council pay direct to you if you have eligible care and support needs. Having a Direct Payment means you can have more choice and control over arranging your own care and support, including who helps you, and at what time.</p> <p>A Direct Payment is not a form of income and will not affect your benefits. Direct Payments are not a benefit and are different from the Department of Work and Pensions 'direct payment'.</p> <p>The carers can arrange care via Hertfordshire County Council (HCC) or via a private provider.</p> <p>An example of how the money can be used might be to employ a Personal Assistant (PA), who tends to the care needs of the cared-for.</p> <p>However, if the Direct Payment is used in this way, the cared-for or carer acting on the cared-for's behalf becomes an employer, and has to ensure costs such as National Insurance and Pension are covered, as well paying the Minimum Wage.</p> <p>Leonard Cheshire provide Direct Payment support, and can help with and advise on employing a Personal Assistant, the number is 01462 439000.</p> <p>Direct Payments to the carer are accessed via a Carer Assessment. The assessment can be arranged via the HCC Adult Care Services (ACS). The assessment may or may not result in a Direct Payment.</p> <p>A Carer Assessment and any Carer Direct Payment is not impacted by any assessment of the needs of the cared-for or any Direct Payments related to the needs of the cared-for.</p> <p>The cared-for will be subject to a financial assessment. If it is found the cared-for has financial assets over £24,000, no Direct Payments will be made. The cared-for may need to make a contribution towards the care and support they receive in the same way that they may need to make a contribution if they receive care arranged for them by Adult Care Services.</p> <p>The carer is <b>not</b> subject to a financial assessment.</p> <p>The Carers Assessment is a yearly assessment which, after the initial</p>

assessment, is regularly reviewed, usually once a year. The first assessment is face-to-face, and is carried out by a Social Worker or Community Care Officer. It can be carried out away from the cared-for (in order not to inhibit an open/honest/frank discussion).

The rules on Direct Payments for the carer are:

- Must benefit the carer
- Can't be used outside the needs defined by the Carer Assessment
- The carer must provide a financial return every 3 months, with receipts to show how the Direct Payment has been used

All Direct Payments have to be agreed by the relevant HCC budget-holders. The amount of the Direct Payment will be sufficient to meet the assessed care and support needs of the cared-for person.

Direct Payments are, however, very individual – it is possible for two people appearing on paper to have similar conditions and care and support needs to receive differing Direct Payments.

To get support, advise or an assessment please call Adult Care Services, HCC on 0300 123 4042 or visit the website for further information:  
<https://www.hertfordshire.gov.uk/services/adult-social-services/care-and-carers/arranging-and-paying-for-care/direct-payments/direct-payments-%E2%80%93-giving-you-the-money-to-pay-for-your-care.aspx>

<b>4 Clarification/Questions/Comments on the HCC presentation</b>		
a	<b>Question</b>	If the cared-for goes into a care facility, can help be paid for?
	Answer	An assessment for Continuing Healthcare can be made but there is a very strict criteria. This process is currently undergoing revisions to hopefully, make it simpler/shorter. Continuing Healthcare Direct Payments are paid by Health and not Social Care.
b	<b>Question</b>	Is it possible for a relative who is Personal Assistant (PA) to receive a Direct Payment?
	Answer	Yes, but they must not live with the cared-for.
c	<b>Question</b>	Is it possible to change the PA if it is found they are not fulfilling their duties?
	Answer	Is it difficult to change the PA. Requires careful handling under employment law; it is possible for the PA to bring a legal case for constructive dismissal.
d	<b>Question</b>	If a switch is made from Disability Living Allowance to Personal Independence Payment, will the amount of money paid remain unchanged?
	Answer	Possibly not. If the amount changes, it may also change the amount required as a personal contribution may alter too.
e	<b>Question</b>	Can a carer transfer responsibility for payment of tax/National Insurance to their Personal Assistant if they say they are self-employed?

		<p>Usually as an employer, the cared-for/carer acting on behalf would take on responsibility for ensuring tax and National Insurance contributions were made. The cared-for/carer acting on their behalf may choose to agree this with their Personal Assistant. If the Personal Assistant declares they are self-employed and confirm in writing that they are/ will declare their earnings to HMRC then the carer/cared for would not have to make tax/ National Insurance contributions for the Personal Assistant. However, if it was later found that the Personal Assistant had not made correct tax/ National Insurance contributions the cared-for/carer acting on their behalf may be deemed liable for any shortfall by HMRC. HCC would not be liable for this.</p> <p>The carer/cared-for should take advice before making this decision, it is not an arrangement that Adult Care Services, HCC would recommend.</p> <p>Leonard Cheshire who provide our Direct Payment Support Service would be able to provide advice regarding this – the number is 01462 439000.</p>
	<p><b>Other Comments</b></p>	<p>Dementia is an illness which is not automatically funded, whereas other illnesses, such as cancer and heart conditions, are.</p> <p>People who don't identify themselves as carers require an advocate – like a GP – to put them forward to the HCC ACS. Commonly, if HCC undertake an assessment for the cared-for, they will ask the carer if they require to be assessed too.</p> <p><b>Personal Independence Payment (PIP).</b> Any credit built up on a PIP account will be chased up by the Department of Work and Pensions.</p>

<b>5</b>	<p><b>HertsWise Benefits Presentation</b></p> <p>Sam Balding from HertsWise went through some of the benefits available to carers and the cared-for, and also Lasting Powers of Attorney.</p> <p><b>Attendance Allowance:</b></p> <ul style="list-style-type: none"> <li>• A 30-page form needs to be filled in</li> <li>• It is accessed by the carer and/or the cared-for</li> <li>• Two levels: Day <u>or</u> Night Need (a lower amount); or Day <u>and</u> Night Need (a higher amount)</li> <li>• In order to receive this payment, the carer or cared-for must match at least half of the criteria</li> <li>• It is only paid to those over 65 years of age</li> <li>• This benefit does not have a Mobility component like Personal Independence Payment</li> <li>• Applying for/receiving this benefit allows access to Carers Allowance and other benefits</li> </ul> <p><b>Carers Allowance:</b></p> <ul style="list-style-type: none"> <li>• Paid to those under 65 years of age</li> <li>• Those over 65 years of age are eligible to apply, with any State Pension paid possibly topped-up by Pension Credit</li> <li>• If a carer over the age of 65 is ineligible for the Carers Allowance, the carers State Pension may be adjusted with a Carer Premium</li> </ul> <p><b>Council Tax Reduction:</b></p> <ul style="list-style-type: none"> <li>• Triggered by Attendance Allowance; Personal Independence Payment; or if the homeowner has a severe mental impairment</li> <li>• You need to apply for severe mental impairment reduction to receive a 25% reduction in council tax, for any further reductions the house would need to have adaptations.</li> <li>• Contact Age UK for the form to apply for this</li> <li>• Other reductions can be triggered             <ul style="list-style-type: none"> <li>○ If the homeowner lives alone. The reduction is 25%</li> <li>○ If the carer leaves their home empty in order to live with their cared-for. The reduction is 100%</li> <li>○ If the homeowner has a disability. The reduction can be 50% or 100%</li> </ul> </li> <li>• Checks can be made by the council to ensure eligibility is still valid</li> </ul> <p><b>Lasting Power of Attorney (LPA):</b></p> <ul style="list-style-type: none"> <li>• Age UK can help prepare the LPA paperwork</li> <li>• There are two separate LPA – Health and Welfare; and Property and Financial Affairs</li> <li>• Age UK does <b>not</b> charge to do this, but welcome a donation</li> <li>• The only mandatory cost is the registration fee – currently £84 for each LPA. The LPA is registered with the Office of the Public Guardian. Once registered the Property and Financial Affairs LPA is active immediately; the Health and Welfare is not. However, in reality, whilst the cared-for has mental capacity, either LPAs do not have to be enforced/used</li> <li>• When you wish to use either LPA, one should notify the organisation or person you are dealing with</li> </ul>
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	<ul style="list-style-type: none"> <li>• Each LPA can have Primary and Replacement Attorneys (in order retain the eligibility of the LPA in all circumstances), who can act either Jointly (i.e. together) or Severally (i.e. independently)</li> <li>• If an LPA becomes invalid, it is possible to apply to the Court of Protection to become a Deputy. However: <ul style="list-style-type: none"> <li>○ It costs a minimum of £400 to arrange this</li> <li>○ It can take a significant period of time (a real-life example was given in which a Deputyship had taken 10 months to arrange)</li> <li>○ Once authorised, the Deputy has to make a yearly return explaining how the money of the cared-for has been used, and explaining all decisions taken relating to their care and wellbeing</li> </ul> </li> </ul>
<b>6 Clarification/Questions/Comments on the HertsWise Presentation</b>	
<b>Question</b>	Is it possible to find out if a LPA is in place?
Answer	Yes. The Office of the Public Guardian maintains a register, and a request can be made for any information held
<b>Other Comments</b>	<p>Age UK provides booklets on (amongst others):</p> <ul style="list-style-type: none"> <li>• Powers of Attorney</li> <li>• Personal Independence Payment</li> <li>• Pension Credit</li> <li>• More Money In Your Pocket</li> <li>• Carers Allowance</li> <li>• Attendance Allowance</li> <li>• Advice For Carers</li> <li>• Staying Cool In A Heatwave</li> </ul> <p>Benefits are paid four-weekly (which may cause issues in relation to paying bills etc.)</p>
<b>7 Closing Information</b>	
<p>Carers and the speakers were thanked for attending and invited to stay for lunch.</p> <p>If there are any issues that carers would like to look at in future forums then please let Sally Stratford know on 01992 586969 or <a href="mailto:sally.stratford@carersinherts.org.uk">sally.stratford@carersinherts.org.uk</a></p> <p><b>Next forum</b></p> <p>The next <b>Dementia Carers' Forum</b> is on <b>Tuesday 20<sup>th</sup> November</b> at <b>The Stanborough Centre, 609 St Albans Road, Watford, WD25 9JL.</b></p> <p>This Forum runs from <b>10am until 12:15pm</b>, followed by a sandwich lunch.</p> <p>Please call <b>01992 586969</b> to book a place.</p>	