Social Care Digital Innovation Programme

Discovery Phase Review
September 2018

Lincolnshire County Council

Financial Assessments –
Exploring a Self-Serve Approach

Funded by NHS Digital

The problem to solve

The time taken to complete an adult social care financial assessment in Lincolnshire means that care is often in place for months before the individual and their family / carers are aware of how much they will need to contribute to the costs. Once the cost is known, there is often dropout, where individuals do not progress with the care; up to 19% of cases are not progressed once the individual knows the financial assessment outcome. The current arrangements for financial assessment do not give the individual control over or even visibility of the process determining the future of their care. Complaints and queries about delays have highlighted the additional levels of stress caused by this lack of control, at a time when individuals and their families are most vulnerable.

We therefore wanted to explore alternative options for carrying out a financial assessment in Lincolnshire, in order to address and hopefully resolve the issues highlighted.

During the discovery phase, we wanted to find out

- Whether financial assessments could be undertaken in Lincolnshire through a self-serve process
- To what extent this process could be digitised
- How the skills and knowledge of the Financial Assessments Team could be best utilised if a self-serve approach was adopted
- Whether people would need support to access and use a digital, self-serve solution

The aims of the discovery phase were to;

- Prepare a digital self-serve model for Lincolnshire with options on how this could be deployed
- Identify the support and processes required to make this work in the county – taking into consideration the research and engagement findings
- Act as a 'test bed' for LCC's ability to progress digital transformation and the attitude of customers, staff, and members to support this

At the end of the discovery phase, it will be clearer whether a solution of this type could be suitable for use in Lincolnshire, and we will be able to identify the benefits it will bring for customers, carers, families, the County Council, and its partners.

We were aware during the preparations for the discovery phase that we would need to 'start small' and so we looked to focus on a particular cohort of users to test the chosen solution, to ensure a manageable project with the potential for positive take up initially, which could then be scaled up to include the wider service user population. During the discovery phase, it became clear that service users receiving Direct Payments would be ideal for this focused work, due to the issues they currently experience with delays in the FA process, and the increased use of pre-paid cards amongst DP users indicated an ability to self-serve, as well as a willingness and capability to take control of their own affairs. This idea was supported by the staff we spoke to and by the people who use services.
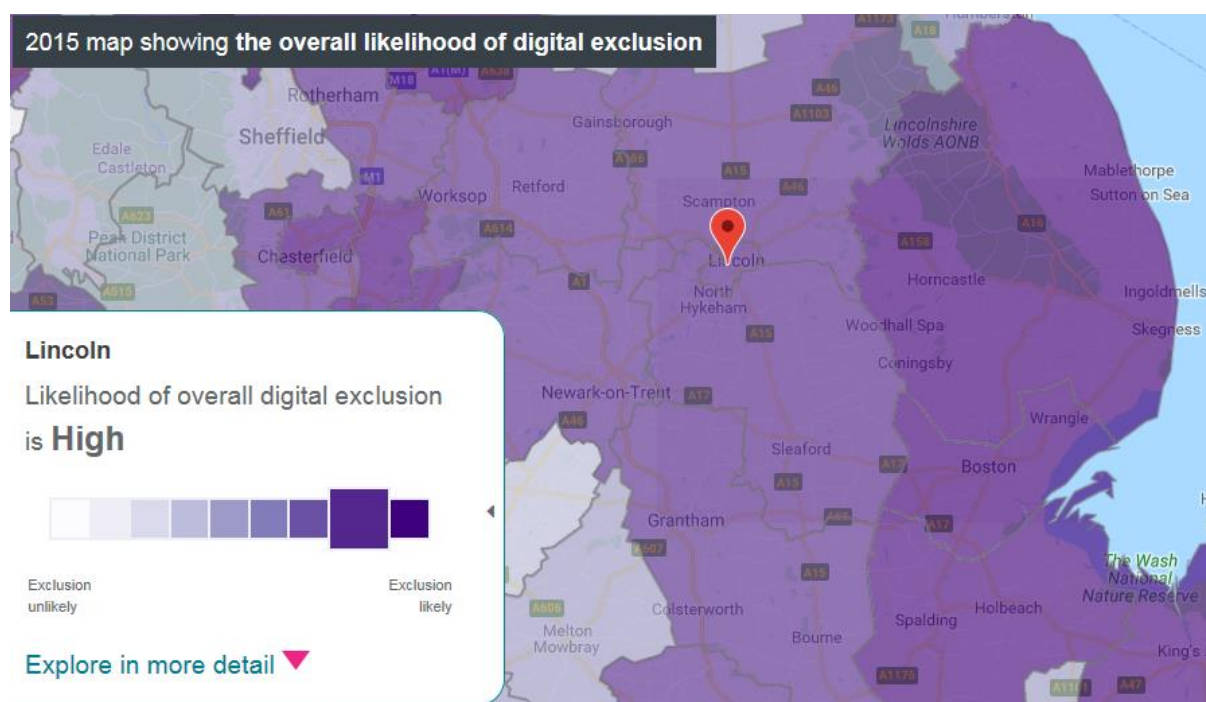
What did we do in the Discovery Phase?

- **Our Research Findings** - Gathered evidence about the take up and usage of devices, internet, and web services in the UK and Lincolnshire
- **Process Analysis and Testing** – We engaged Looking Local to carry out an analysis of our Financial Assessment process and modelling of a potential solution. This included walkthroughs from a customer perspective and highlighting case studies.
- **Engagement** – We asked people what they thought about online self service for social care. we talked to ;
  - People who use social care
  - Their carers
  - Our social work staff
  - The Financial assessments team
- **Members Workshop** – We held a workshop with Council members to help plan our Adult Social Care Digital Roadmap.
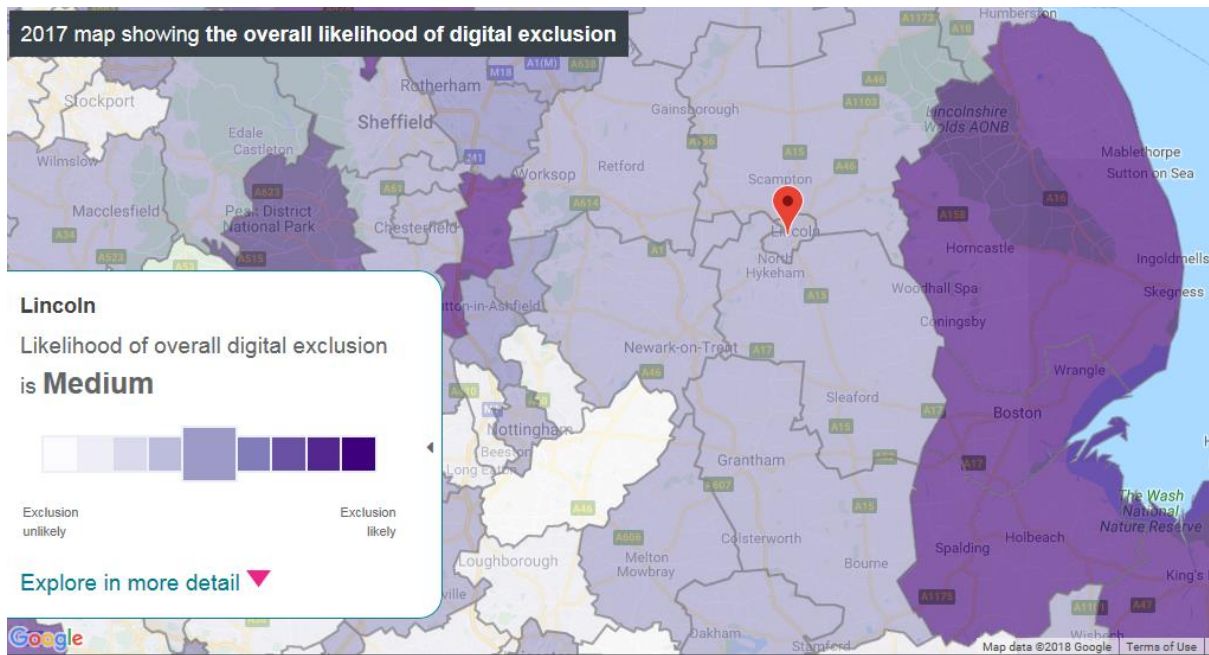
Our Research findings:

97% Local Authorities planning to introduce online self service for social care

50% of all adults in the UK been online for government services

40% of non users have had someone go online on their behalf

those who are offline or have low digital capability include: 25% of people with a registered disability, 28% of those over 60, and 18% of UK adults claiming benefits.

In Lincolnshire

In 2015, the whole of the county was assessed at a high likelihood of digital exclusion. But - The picture is improving and moving in the right direction, the latest assessment is better for the county, with some areas still high, but most assessed as medium likelihood of exclusion.

2017 map showing the overall likelihood of digital exclusion

Lincoln

Likelihood of overall digital exclusion is **Medium**

Exclusion unlikely — Exclusion likely

Explore in more detail ▼

(Getdigital 2018)

A desktop literature review of evidence and best practice relating to social care customers completing their financial assessments online was carried out by our Public Health Intelligence Team. This included the 'Engaging Citizens Online' briefings by the LGA/ADASS/SOCITM. They found that 97% of local authorities are planning to introduce some form of online self-service for adult social care. The briefings highlight that self-service relies on trust between the customer and the provider, and only works if it really is easy to use. The Government's Digital Inclusion Strategy reflects this thinking, identifying that the four main challenges facing people going online are access, skills, motivation, and trust.

The Adults' Media Use and Attitudes Report 2018 (Ofcom) indicates that half of all adults have completed government processes online or looked online for public services information on government sites, whilst more than two in five non-users say they have asked someone to go online on their behalf in the last year (this includes making purchases, accessing information, accessing public services, and claiming benefits).

The Lloyds Bank Consumer Digital Index 2018 measures financial and digital capacity of people in the UK. It highlights the key groups who would benefit from digital inclusion – those who are offline or have low digital capability include: 25% of people with a registered disability, 28% of those over 60, and 18% of UK adults claiming benefits. In terms of basic digital skills, whilst the percentage of people in the UK who are not able to fill out an online application form is only 16%, this identifies a cohort of people who are likely to need support to carry out this type of activity if it was made available to them.

Bearing this Lloyds bank research, we looked at how people who use social care contacted us. Of all the social care contacts in the last year, just over 1,000 were from people or their family / friends / carers who supplied an email address as a preferred method of contact. This was around 9% of people which would indicate a solid base to start offering an online option to access financial assessment.

The literature review also looked at local authorities who have already introduced online financial assessment tools, including Hillingdon, Kingston, Kirklees, Merton, Surrey, and Wirral. Oxford Computer Consultants, the company providing Surrey's resource directory, highlight how Socitm have shown the relative costs of different forms of contact, with £0.09 for online information contacts, compared to £2.59 for telephone contacts and £8.15 for face to face contacts.

Process Analysis and Testing

We asked Looking Local to work with us to analyse our processes. Looking Local are co-owned by Kirklees Council. For the last 15 years they have been tackling local government challenges and turning these into sustainable digital services and products used by over 150 local authorities and housing associations all over the UK.

Paul Meyers, senior analyst at Looking Local, met with staff from the Serco Financial Assessment Team during August 2018 and spent three days on site gathering information about how the FA process works in Lincolnshire. He was asked to:

- Evaluate the current processes for assessing financial contribution
- Appraise whether Lincolnshire financial assessments could be done through a self-service approach
- Provide a proposal detailing how a digital solution could improve the process for assessing financial contribution
- Explore how we can best utilise the skills and knowledge of the Financial Assessment team while making efficiency improvements and reducing backlogs
- Ensure users have an opportunity to feed into the delivery of improved visibility and control
- Submit a business case for the deployment of an appropriate digital solution

The results from his analysis are highlighted below.

Current Figures	
Annual volume of users requiring a financial assessment	**12,000**
Total cost per annum *(estimated cost of Financial Assessments function)*	**£570,000**
Average cost of a financial assessment	**£47.50**

The ratio of new clients to existing clients for residential and non-residential Financial Assessments is approximately 25% new clients and 75% re-assessments of existing clients.

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Lincolnshire County Council aim to complete the Financial Assessment within 15 days, but in reality the process can be much longer. In April 2018, 160 cases took over one month to complete, with some taking up to five months. Of the cases reviewed by Looking Local, approximately 75% were completed within 15 days, and 25% were completed in more than 15 days.

The delay can be due to the Financial Assessment Team requesting more information to confirm the individual's circumstances (e.g. income and capital, or identification of eligibility for additional benefits) or just the quantity of cases to be worked through, with time-consuming processes in place. Currently, every assessment is undertaken by a small number of Financial Assessment Officers, creating a pinch point where delays occur; currently there is a backlog of over 400 cases waiting to be processed, meaning further delays to the assessment.

The challenges identified during the analysis were:

- **Paper-based processes** – The current method of sending out a paper-based form is time consuming for both service users and Adult Care Finance staff.
- **Monetary gains** – Income maximisation is an important factor for Lincolnshire County Council and at present the onus is on a stretched Financial Assessment Team to maximise a user's income by manually assessing them for potential benefits. Lincolnshire County Council, like most Local Authorities, face a challenge of collecting the money that is owed to them.
- **Reducing backlogs** – Within the Financial Assessment Team there are (at time of writing) a backlog of over 400 cases waiting to be processed, meaning delays to the assessment process and increasing uncertainty and worry amongst service users.
- **Giving users visibility and control** – Due to the backlogs within Financial Assessments, a care package can often be in place for months before the individual and their family/carers are told of how much they will need to contribute towards the cost of their care.
- **Annual Reviews** – Service users are required to return a postal form, an assessment is carried out, and staff manually enter information into a spreadsheet, then rekey into Abacus.
- **Direct Payments** – These can only be made to service users once the FA is completed, and due to backlogs, this means customers have to pay for care and support themselves until that point.
- **Local Geography** – Impact of the rural nature of the county, and the lack of connectivity in areas, on being able to complete FA activity digitally.
- **Unnecessary Customer Contact into AC Finance** – CSC only provide minimal information about the FA process; users need more visibility up front about the process, and an early indication of their contribution, to inform future decisions about their care, without involving the Finance Team.
- **Supporting Social Workers** – Social workers feel like it is 'not their job' to discuss finances, but often there is a frustration that there isn't better information available to them to leave with the customer. Currently all they can give users is an indication that they might have to pay for their care, and they will need to do a Financial Assessment before a package is put in place.

Looking Local developed the BetterCare self-serve financial assessment tool in collaboration with Kirklees Council. The deployment of BetterCare could potentially save Lincolnshire County Council over **£270,000 per annum** and greatly improve customer experience. These cost savings are realised from increased self-service, more efficient ways of working and less drop-outs as people are informed upfront about any potential contributions to care.

The benefits for service users include having increased visibility, understanding (and therefore control) of the financial assessment process, being informed of the likely outcome/contribution much earlier in the process, and access to income maximisation tools to ensure that they are receiving all the benefits they are entitled to.

Mavis' Story

A case study emerged during the discovery/analysis phase, highlighting problems in the current process.

Mavis[1] is 82 years old and lives on her own in a small village outside of Sleaford. She has a daughter who lives about 40 miles away.

Mavis had already had some equipment installed to help with her mobility but in December 2017 she experienced difficulty getting into and out of bed and her daughter contacted the council for help. The following is a timeline of events that led to Mavis cancelling her care after 6 months.

● **26th Dec 2017:** Social worker visited Mavis at her home and assessed her needs identifying that a home carer could help with getting up and getting to bed. The social worker arranged for this care to start the following day.
● **10th Jan 2018:** Service user referred by social worker for a financial assessment
● **6th Feb 2018:** Financial assessment form sent out via post
● **12th Feb 2018:** Telephone call from financial assessment team to check that Mavis was able to complete the form, response was that her daughter was coming over to help her the following weekend
● **20th Feb 2018:** Service user rang the Council and said she and her daughter had filled the form out to the best of their ability and it had been posted back
● **12th March 2018:** Financial assessment officer identified that some information was missing, so the assessment could not be done. The financial assessment team wrote out to advise what extra details needed
● **16th March 2018:** Mavis' daughter visited her mother to help out with missing documents, these were sent into the Council in the post
● **25th June 2018:** Financial assessment team have to request further info via letter as still notreceived necessary paperwork
● **27th June 2018:** Service user's daughter called the Council to say the evidence had been provided in March, it must have got lost in post and they would send again
● **29th June 2018:** Financial assessment completed – notification letter send out advising Mavis she would have to pay £50.86 per week from when care started, rising to 53.55 from 14/04. A payment plan was sent out to pay the arrears back. The total arrears was £1351.95
● **30th June:** Mavis received the letter and called to cancel her care package and will arrange own support through the family. She is unable to pay the arrears.

Likely costs
● Care assessment: **£620** (estimated figure)
● Financial assessment: **£95** (Lincs accept it will be at least twice the average cost of £47.50)
● Cost of care package: **£3,900** (£150 total weekly care package multiplied by 26 weeks, covering 26/12 - 26/06)
It is reasonable to assume that an additional 5% can be added to the final bill to cover other incidentals (for example additional admin work, invoicing/billing, postage/envelope/printing costs) so:
Total: **£4,846**

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[1] The person's name and age has been changed to protect confidentiality, but all other information is accurate.

Engagement

In this discovery phase – we have used the concept of an online financial assessment to test out people's views on making services available online for social care, but we are interested in broader views on self service through digital channels.

Adult care practitioners (social workers) were nominated by senior managers to attend a workshop session to discuss their experiences of the financial assessment process, and their views on digital services.

Those members of staff unable to attend the workshop in person were surveyed via email, using the same questions put to their colleagues in the face to face session. They told us that:

- Users' main questions or concerns are about what they need to pay, and what the Council needs from them in terms of financial information
- Paperwork sometimes gets lost in the post – users are required to send original copies of evidence
- People return the completed form within the timescales, but the delay often occurs at LCC's end – people are then put to the back of the queue, and if they don't meet the deadline they are charged at full cost
- The solution needs to: be easy to find/access and easy to complete, include clear guidance and breakdowns of figures, enable use by a relative or other proxy, available to print as well as complete online (accessible formats), and provide accurate figures
- Users receiving Direct Payments would be a good cohort to start off with as they already are taking control of their own affairs (some with assistance from others)

The potential barriers to using a self-serve solution identified during the workshop were:
- Lack of internet access in the county and for people with limited means
- IT literacy and confidence
- Language/Accessibility
- Fear of data breaches
- User ability to upload documents

The key advantages of a self-serve solution identified during the workshop were:
- Increased choice and control
- Speed of information provided
- Audit trails of receiving and sending assessments

Customer Feedback

We have used the same questions to find out what people who use services, their families and carers think about digital self service. Our partners Carers First and Voiceability are at the time of writing, meeting with numerous user groups, individuals and organisations throughout the county to gather these views.

A survey for service users and their carers was devised and issued in both paper and online versions. The data and feedback from these surveys is being gathered and will be shared as part of our presentation in October.

Early feedback received has echoed that of our staff – where the option of a digital route is welcomed, but with concerns that this should not be the only route of access.

The feedback received will help to inform the implementation phase and our wider digital roadmap plans for transformation of Adult Care access and provision.

Ongoing feedback is received from customers and their families by the Financial Assessment Team. This has revolved around the fact that the current process does not give the individual any control or visibility of the process determining the future of their care. Lengthy delays are causing additional stress, at a time when individuals and their families can be at their most vulnerable. Any prospective new process needs to take these considerations into account.

There is a general expectation amongst service users that there will be no charge for their care, this is causing a high rate of failed care packages further in the process; when users receive the financial contribution figure they decide they don't want to proceed, even though they have been assessed by a health professional as needing some element of support. This can have costly implications later in life when that user requires a long-term care package, a situation that might have been avoided if the right support was put in place earlier, before their situation worsened. BetterCare has been through extensive user testing. From a Council perspective we have undergone a continuous cycle of feedback to ensure that users continued to receive an appropriate level of advice and support through a digital form, the calculations were 100% accurate, as well as ensure that the user presents the right supporting evidence first time, without the need for further chasing.

From an end user perspective the site has been built following Government Design Service (GDS) design manual guidelines and has been designed to be as accessible as possible. We recognise that demographics for Social Care users dictate that any self-service tool has to be as intuitive and easy to use as possible, with support provided in a clear and structured manner.

Members' workshop:

We talked to Councillors from all political parties in Lincolnshire about how the Council could use technology to help transform the delivery of care and support. We will use their responses to shape the development of our Digital Roadmap.

Their feedback from the session was

- Our offer cannot be exclusively digital, needs to provide options for people
- How can we use Artificial Intelligence? e.g. Alexa/Siri
- There is a channel shift in how people access information and advice – we need to embrace it
- How can technology support us to ensure people's safety?
- How will this be funded?
- Customer portal access for service users and their families
- Must have user friendly online content
- Need to have a 'Safety net' for clients unable or unwilling to engage digitally
- Negatives – social isolation and loss of social skills due to a reduction in face to face services (loss of local banking, post offices cited as examples)

Concerns raised:

"I am unable to fill out forms on an iPad – how will other users be able to?"
"Will it really save money? It costs so much!"
"Elderly people with arthritic fingers cannot work a keyboard"
"What if Alexa/Siri become government listening devices (in a dangerous way i.e. "Big Brother")?"

What have we learned in the Discovery Phase?

From Councillor, customer and staff feedback, it is clear that there is an appetite and acceptance for digital take up and an acknowledgement of the benefits. Equally strongly there are concerns regarding some people's ability and willingness to use digital solutions, as well as the readiness of Lincolnshire's infrastructure to support digital technology. Therefore, we need to continue to offer traditional options such as telephone, postal and face to face contact alongside any online offer.

Our research showed that there may already be a significant minority of people receiving care and supporting people who receive care in the county with the ability to transact online. The direction of travel in improvement in Digital inclusion across the County is positive which gives us ground for optimism in 'catching up' with other Councils in offering digital access to services.

The findings from Looking Local's analysis research indicate that a self-serve Financial Assessment can be implemented successfully in Lincolnshire, and could support existing processes and capacity. Testing of a model assessment system by the Financial assessment team showed that it produced accurate assessments which were comparable to the manual calculations by the team. There is evidence from the discovery phase that a self-serve model would introduce efficiencies at the same time as improving customer experience for people going through the process.

Looking Local identified that the Bettercare financial assessment model could be augmented by an online benefits BetterOff to assist with some process issues experienced by the financial assessment team. This would help us to most effectively use the skills and knowledge of the assessment staff in undertaking the assessments – while benefits checks are undertaken through the BetterOff online facility.

There is consensus that a good place to trial the online assessment would be with people who receive a direct payment. This is around 2,300 of the 12,000 people receiving social care support from the council.

Lessons learned

The customer engagement on digital self service and access is not yet complete. We cannot say for certain how much take up and how much of an impact the option of a digital self-serve would make on our financial assessment teams. However, experience from other local authority areas shows that an option can stream those people who can self serve into the online option and leave those who need more assistance to skilled staff.