

In Briefing 4, *Planning online transactional facilities*, we set out the pros and cons of financial self-assessment, noting that ‘some good examples are emerging’.

Progress since then has been slower than hoped for because of four main reasons:

- continued pressure on local resources required for implementation of online systems (ie competing demands on staff and funding)
- service users and carers finding the complexities difficult and the problems in helping with this online.
- problems with integrating online financial assessment systems with other online functions through a single sign-on process
- the postponement of Phase 2 of the Care Act implementation which would have seen a significant increase in the financial assessment caseload.

Nevertheless, many councils have moved forward, using a variety of approaches to make clearer to their residents when they will have to pay for care. Most websites surveyed for this briefing now have a clear description of the maximum capital threshold. Several offer some sort of interactive self-assessment ranging from use of SurveyMonkey to one that populates the back-office data directly. We set these out as case studies in this briefing and start with an overview of the various issues to be considered when embarking on such a project.

What are these issues and where do councils see benefits to service users and efficiency from online financial self-assessment?

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1. OVERVIEW



If you need care and support, the best place to start is your local authority. This is because your local authority may pay for some or all of your support if your needs meet the eligibility criteria and you have a limited ability to pay for the services yourself.

Your guide to care and support, NHS Choices website, last updated 15 January 2015



As this statement implies, many people contact their council primarily because they are looking for financial support for their care costs (or those of a relative). It is, therefore, important that members of the public can find out easily online whether they are financially eligible for support. Of course, councils also have a duty to provide information and advice to those who are not and this can be signposted from any web page setting out financial assessment details. As a national average, approximately one-third of adults with a residential¹ care need are excluded from council funding simply because they have savings or capital over £23,250. Making this clear online is the first step to avoid frustration, time-wasting and unnecessary use of council resources.

Self-funders may still want the council to arrange their care and they are entitled to a needs assessment, information and advice. If so, they could well be entitled to a 'light-touch' financial assessment. At the other end of the scale, some individuals in need of care may be in receipt of benefits which demonstrate that they would be unable to afford to contribute to the cost of their care, eg Jobseekers Allowance. The statutory Care Act guidance on 'light-touch' financial assessments is set out overleaf. It implies that the decision to take a 'light-touch' approach lies with the council, but it would be quite straightforward to allow people to apply online, giving either of these reasons for the council to consider.

Most of this briefing focuses on the more complex cases where a range of information is required to establish what level of contribution someone must make to their care costs. We first consider a range of issues around online financial assessment and then go through some current examples from councils around the country.

Links to each of the examples are provided in the final '**Further Information**' section.

2. THE STATUTORY CONTEXT

The Care Act of 2014 did not substantially alter the legislative basis of financial assessment. It remains the case that calculations for residential and nursing care follow a national standard set out in the Care and Support (Charging and Assessment of Resources) Regulations 2014. The means test for care in the community allows for more local variation (within a national framework). It is a complex area, with separate appendices within the regulations and statutory guidance on treatment of capital and of income.

The guidance explicitly refers to the fact that a financial assessment statement may be provided 'via online means' (highlighted below).

Here are relevant sections:

8.16 *Where a local authority has decided to charge, except where a light touch assessment is permissible (see paragraph 8.22 below), it must carry out a financial assessment of what the person can afford to pay and, once complete, it must give a written record of that assessment to the person. This could be provided alongside a person's care and support plan or separately, including **via online means**. It should explain how the assessment has been carried out, what the charge will be and how often it will be made, and if there is any fluctuation in charges, the reason. The local authority should ensure that this is provided in a manner that the person can easily understand, in line with its duties on providing information and advice.*

'Light-touch' financial assessments

8.22 *In some circumstances, a local authority may choose to treat a person as if a financial assessment had been carried out. In order to do so, the local authority must be satisfied on the basis of evidence provided by the person that they can afford, and will continue to be able to afford, any charges due. This is known as a "light-touch" financial assessment.*

8.23 *The main circumstances in which a local authority may consider carrying out a light touch financial assessment are:*

- a. Where a person has significant financial resources, and does not wish to undergo a full financial assessment for personal reasons, but wishes nonetheless to access local authority support in meeting their needs. In these situations the local authority may accept other evidence in lieu of carrying out the financial assessment and consider the person to have financial resources above the upper limit.*
- b. Where the local authority charges a small or nominal amount for a particular service (e.g. for subsidised services) which a person is clearly able to meet and would clearly have the relevant minimum income left, and carrying out a financial assessment would be disproportionate.*
- c. When an individual is in receipt of benefits which demonstrate that they would not be able to contribute towards their care and support costs. This might include income from Jobseeker's Allowance.*

8.24 *Ways a local authority may be satisfied that a person is able to afford any charges due might include evidence that a person has either:*

- a. property clearly worth more than the upper capital limit, where they are the sole owner or it is clear what their share is;*
- b. savings clearly worth more than the upper capital limit;*
- c. sufficient income left following the charge due.*

8.25 *Where the local authority is going to meet the person's needs, and it proposes to undertake a light-touch financial assessment, it should take steps to assure itself that the person concerned is willing, and will continue to be willing, to pay all charges due. It must also remember that it is responsible for ensuring that people are not charged more than it is reasonable for them to pay. Where a person does not agree to the charges that they have been assessed as being able to afford to pay under this route, a full financial assessment may be needed.*

8.26 *When deciding whether or not to undertake a light-touch financial assessment, a local authority should consider both the level of the charge it proposes to make, as well as the evidence or other certification the person is able to provide. They must also inform the person when a light-touch assessment has taken place and make clear that the person has the right to request a full financial assessment, should they so wish, as well as making sure they have access to sufficient information and advice, including the option of independent financial information and advice.*

Care and Support Statutory Guidance, Department of Health, September 2016

3. ISSUES IN IMPLEMENTING ONLINE FINANCIAL ASSESSMENT

Before you embark on the implementation of online financial assessment, there are a number of issues that a council should consider in consultation with its finance manager and then with representatives of service users and carers (see Briefing 2, *Methodology for developing the online user journey*).

RISK OF FRAUD

It is often suggested that the risk of fraud is high if people are allowed to make an online financial self-assessment. Yes, it might be easier for people to ‘overlook’ a savings account or some shares when they complete an online form compared with looking a visiting officer in the eye, but we trust 8.7million people a year to submit their tax returns online. There is no need to submit evidence, although material must be retained in case it is required later for HMRC audit purposes. Deliberate deprivation of assets can be an issue with financial assessments, but the risk could be mitigated by online declarations and spot checks (For example, see Islington’s approach in section 4.3).

Nevertheless, for financial assessments evidence is usually required. These days, many people have the ability either to scan or photograph documents on their mobile phone and then upload them online.

Another response to this argument is that an online self-assessment can be used as the starting point for a financial assessment officer, which saves time on any home visits by ensuring that most information is gathered in advance and just needs checking. This alone might be a sufficient business case for implementation.

If the risk of fraud remains a major concern, there can be a warning that spot checks will be carried out (though care should be taken not to put people off using the facility).

USE OF ELECTRONIC SIGNATURE

There is also the question of an electronic signature. Some councils have taken legal advice and accept an online declaration, just as most websites do. Merton Council asks the person to print out, sign and post a one-page declaration at the end of the online process (see section 4.5).

EXTENT OF COMPLEX INFORMATION REQUIRED

Another objection to online financial self-assessment is the sheer complexity of information that needs to be checked for a full calculation. For example, one facility used by many councils has the following seven categories of information:

- Savings and assets
- Benefits
- Pensions
- Other Income
- Disability expenditure
- Essential expenditure
- Allowances

Each may be recorded for different time periods (weekly, 4-weekly, monthly, etc) and calculating the value of some assets may be difficult.

However, for many applicants the required details will be fairly straightforward and, in any case, would need to be gathered for a financial assessment officer. Overall, the complexity is no greater than for an online tax self-assessment. It may be argued that many service users have a lower than average capacity for dealing with a wide range of financial information, but in practice we can expect family carers to complete the online forms in those cases, as the early adopter councils are already finding. Councils should, of course, include a check that a family carer has authority to act on the person’s behalf.

An alternative approach that some councils are taking is to keep the online self-assessment simple, so that it just gives an indication of likely level of client contribution – explicitly excluding more complicated circumstances. This may provide value to many people but will not significantly assist the efficiency of council processes. If it is not accurate, it may also set a false expectation.

A key point to clarify for people moving into residential care is how the rules about disregard of the former home operate, ie that its value can be disregarded if a spouse or dependent is still living there.

COMPLEXITY OF THE CALCULATED STATEMENT

Another aspect of complexity is how to present any calculated results. A significant proportion of phone calls to adult social care are concerned with questions about client contributions. A balance has to be struck between transparency and simplicity. As per the statutory guidance, the local authority has a duty to ensure that the record of the financial assessment 'is provided in a manner that the person can easily understand'.

One issue here is that the financial assessment is intended to determine the maximum contribution a person can afford to make, which may not necessarily be the final amount they are charged. This depends on the total cost and nature of the care package, which may not be established at the time of the calculation and, in any case, is unlikely to be available to the online calculator. This means that a calculation would only be able to establish the maximum contribution from a client (also known as disposable income).

INTEGRATION WITH BACK-OFFICE FINANCE SYSTEM

There are essentially two reasons for implementing an online financial self-assessment:

- to enable members of the public to establish whether they are likely to be financially eligible for funded council care without having to wait for an assessment to be carried out by the council
- to improve efficiency of council processes by collecting information from the client to speed up the assessment process.

The former may offer some modest savings to the council by diverting people who will clearly fail the means test. A full and detailed calculation is not necessary for this purpose, as the focus should be on the main factors that rule people out such as capital and total income versus allowable expenses.

To minimise council staff processing effort, it is necessary to collect as much detailed relevant information online as possible – with a target to enable the majority of submitted self-assessments to be concluded without a home visit. Clearly, the person needs to be able to submit all that information to the appropriate council team electronically. Ideally, to avoid laborious re-keying, the online facility should populate the back-office financial assessment system, including the uploading of submitted evidence. If the online tool has calculated an indicative client contribution, then that should also be made available to the financial assessment staff, so that any discrepancy with the final calculation can be explained if queried. Examples of how councils are starting to handle this integration are included in the following sections.

Another facet of integration for the purposes of a full online financial assessment is whether there is synchronisation between the highly complex algorithms in the back-office system and the online facility. If someone is given a calculated figure of their liability, it is important that the tool uses exactly the same calculation as the back-office system which will be the basis of actual billing. If the two are not synchronised automatically, then there is a risk of them getting out of step when changes are made. For example, there are annual amendments to rates and councils may also vary policy from time to time.

In an ideal world, there would also be integration with the council's benefits system particularly with any online facility so as to reduce the duplication of information that the citizen has to provide. Some councils with integrated benefits and financial assessment teams are starting to share information at a local back-office level. Ideally, systems would also integrate with the DWP's welfare benefits system. This is likely to be some years away – not least due to information sharing and privacy issues. In the meantime, there has to be a reliance on manual look-up to the DWP system by financial assessors.

INCOME MAXIMISATION AND WELFARE BENEFITS

An important aspect of the role of visiting finance officers is to ensure that clients are claiming all the welfare benefits to which they are entitled. This can assist the individual and also maximise income for the council.

There are some prompts that can be built into online self-assessment tools to highlight where a person may be eligible for a benefit that they are not receiving, but it is difficult to cover all circumstances (see Kirklees Council's plans on this in section 4.4).

4. EXAMPLES OF EARLY APPROACHES

4.1 HERTFORDSHIRE: FOCUS ON LIKELIHOOD OF COUNCIL FUNDING



One of the main issues that came through from talking with our customers was that people want a bit of clarity as to whether they are likely to get council funding before starting the whole formal process and the needs assessment.

Richard Smith, Digital Product Manager



Hertfordshire County Council's corporate web management team consults a panel of more than 350 volunteers from the public on web changes. They are emailed once a week to comment on specific changes in beta releases.

Response rates range from a few dozen up to 150. The panel is chosen to be broadly representative of the county's demographics. The team also categorises members of the panel into one of several personas for different types of web user. In addition, it uses analytics to monitor actual usage and drop-off points. The team also generates user stories and sometimes conducts face-to-face user testing which is videoed.

The team always directly consults with members of the public. When this was undertaken for adult social care, it became clear that most people only contact the council in the hope of obtaining some funded care services. It is, therefore, a priority for them to establish upfront whether that is likely.

It was clear that many members of the public did not know where to start when looking for some care and support. A 'ready-reckoner' approach was needed. The web team listened to call centre phone calls and went out with social workers. This led to the development of a signposting tool as well as the financial indicator. Both are based on a generic technical question and answer framework developed by the team with a couple of contractors, using the Contensis Content Management System (CMS) from Zengenti.

A key feature is that users can request a call back from the independent advice line HertsHelp. With their permission, the system will send HertsHelp their recorded details as a warm handover.

Hertfordshire considered it more important to meet this need for the public and to keep it simple than to implement a detailed recording of financial data that is passed to its financial assessment team.

4.2

HILLINGDON: INTEGRATED WITH NEEDS ASSESSMENT AND E-MARKETPLACE



By having only one financial assessment visiting officer, there was a risk of a backlog of visits accumulating and a potential loss of income to the council. The online facility reduces this risk, as office-based financial assessment officers can make the determination of the client contribution on the basis of the submitted evidence and assess accordingly.

Sasha Jeffries, Connect To Support Project Officer, LB Hillingdon



The London Borough of Hillingdon offers self-assessment of needs, carer's self-assessment and financial self-assessment all from a single page within PCG's Shop4Support facility, as illustrated in Briefing 5. The financial assessment allows users to submit all their financial details and upload documentary evidence

As the facility has been live for over a year, it has proven itself, but more needs to be done to ensure greater take-up. Only about 2% of financial assessments are being completed online. The council now needs to ensure that service users or their carers are emailed a link to the online financial assessment at first point of contact. Statistics show that completion takes between 13 and 70 minutes. Financial assessments are being submitted mainly by carers on behalf of the service user, from 6:30am to 8:30pm, including many being completed on a mobile device. The social care team receives submitted details as a 'pdf' attachment to an email. It checks if the person is known and has received a needs assessment and then forwards the details to the financial assessment team.

Interestingly, the user is asked to agree a declaration about declaring changes of circumstances, as well as giving consent for DWP and the War Pensions Agency to disclose benefit entitlements to the local authority for example, so that the council can maximise the person's welfare benefit income. Currently, the summary page at the end of the financial assessment only gives an indication of whether the user is 'likely to be eligible for financial support from Hillingdon Council' with a summary of details entered, but not the likely contribution amount (which in some cases depends, of course, on the cost of the care plan).

The approach is in line with corporate policy to enable more self-service by the public, but there were specific barriers to be overcome in:

- changing the culture and implementing new processes within the financial assessment team
- getting agreement from legal/audit that they could accept copies of financial documents rather than originals
- ensuring the legality of electronic signatures for future needs.

HILLINGDON'S FINANCIAL ASSESSMENT DECLARATION

Declaration

This authority is under a duty to protect the public funds it administers, and to this end may use the information you have provided on this form for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

Dispute resolution

If you have any queries regarding your invoices, or any dispute preventing payment of your debt, either you or your representative should contact the Financial Assessment Team within 14 days of the date of your assessment letter.

I understand and agree to the following:

I understand that from 1 April 2015, my financial assessment is calculated using the following legislation and guidance: The Care Act 2014, Care and Support (Charging and Assessment of Resources) Regulations 2014 and Care and Support Statutory Guidance 2014. I am aware that I will have to pay an assessed financial contribution towards the cost of services provided to me or brokered on my behalf. I understand that the detailed figure, including the method of calculation, will be notified to me separately. I understand that legal action may be taken against me to recover any unpaid charge(s).

I agree to help The London Borough of Hillingdon to maximise my income by applying for all available state benefits to which I am entitled, including Pension Guarantee Credit and/or Pension Savings Credit. If I give information that is incorrect or incomplete, The London Borough of Hillingdon may take action against me. This will include charging the full cost of services that the London Borough of Hillingdon provides and could include court action.

I will inform the London Borough of Hillingdon of any changes to my income and capital. Should any undeclared assets be discovered by the council, I am aware that my financial assessment will be reassessed. I agree to pay any backdated charges, as a result. Failure to do so may result in legal action being taken against me or my representative.



I certify that the information that I have provided on this form is correct and to the best of my knowledge and belief. I understand that the information on this form will be stored securely and will be used in accordance with the Data Protection Act 1988. I have not deprived myself of any assets or transferred either capital or property to avoid care charges within the last five years that have not been disclosed on this form. I understand that the London Borough of Hillingdon will use the provisions set out in the Care Act 2014, Care and Support (Charging and Assessment of Resources) Regulations 2014 and Care and Support Statutory Guidance 2014, should any issues of deprivation of capital arise.

For residential/nursing placements: In acceptance of my residential/nursing home accommodation provided under the Care Act 2014, I accept that I am required to pay towards the board charges from my income and capital. I accept and undertake to my assessed contribution, as it falls due. Invoices will be sent to me on a monthly basis. I understand that if the value of my property is disregarded (not included) in my financial assessment because my spouse or partner lives in the property, as their main home, this disregard will end if their personal circumstances change resulting in the home no longer being their main residence.

Please tick the box below to show that you agree with this declaration unless someone looks after your finances under a Power of Attorney, Court of Protection Order or Financial Correspondent; in which case they must tick on your behalf and submit evidence of their legal authority when returning this form. We will accept copies of original documentation.

I understand and agree with the declaration set out above

4.3 ISLINGTON: CREATIVE USE OF SURVEYMONKEY



A certain percentage of the public prefer to give their financial details online. Realistically, it is usually next of kin. They find online more convenient than a meeting during working hours.

For the council, online engagement saves time. The cost of processing an online submission is substantially less than a home visit.

Kieran Hickey, Financial Assessment and Income Recovery Manager, LB Islington



The London Borough of Islington has taken a creative approach to helping residents understand how much they might need to pay towards their care. From the 'Paying for care' web page, the user is taken to a SurveyMonkey questionnaire.

The opening page explains that this is only a guide and a full financial assessment will have to be carried out. The questionnaire has a series of simple questions and uses the SurveyMonkey facility to route the user through according to their answers.

For example, if you state that you own property that you do not reside in, then a SurveyMonkey screen tells you that it is "highly likely that you will need to fund the full cost of your social care". If not, and you state that your capital is below the maximum threshold, it explains what tariff income is. It then asks for your age band, and whether your total income is above or below the "level for your age group".

So, for example, someone aged 60 or over is asked whether their income is above or below £189. If you answer 'Above', then you are advised that it is likely that you will need to contribute towards the cost of your social care and that as a rough guide the difference between your total income and the weekly income level for your age group will be the maximum amount you will pay.

Islington has offered this facility for two years and is now about to take online transacting to the next level in line with corporate policy for more public engagement over the internet. The council has designed an online form for financial assessment, based on its existing paper version. Members of the public can complete this online. They can also scan and upload evidence, if they have the facilities to do so.

The financial assessment manager discussed the situation regarding signatures with the legal department and they are assured that this is not a problem with the correct tick boxes for the user to complete online. In order to guard against fraud, the user is made aware of the law on deprivation of assets. If the council discovers that there has not been full disclosure of assets, then it will backdate a corrected financial assessment and reclaim the lump sum of client contributions owed. This does occur already when a person dies and the council carries out a probate search, which may uncover undisclosed assets.

'I understand that it is a criminal offence to give false information or not disclose information when there is a duty to do so, and that the council may seek prosecution in such cases.'

'I understand that if I do not pay the amount due, the council may take legal action, and charge interest and costs to recover the amount due.'

Islington Council user declaration

When the details are submitted, the person will receive an email acknowledgement. The form as 'pdf' and uploaded attachments will go by email to the financial assessment team for processing. In practice, Islington expects most online submissions to come from next of kin rather than service users themselves and is currently planning the promotion strategy for the public. Social workers will be a key part of that.

4.4 KIRKLEES: A MINI-FINANCIAL ASSESSMENT



Our customers want to know: 'Would I get help?', so we first offer them a simple guide to their care needs. It gives them an indication of eligibility based on their needs. Then customers want to know: 'Would I need to pay?', so we offer our online mini-financial assessment. This puts control with the customer to decide whether to apply to us for support or more quickly sort things out for themselves.

Steve Langrick, Customer & Exchequer Services



Kirklees Council has been live with its own in-house developed mini-financial assessment for over three years. In the last two and a half years, it is estimated that 2,500 people used the facility (based on unique page views in Google Analytics). Currently, the facility is primarily for the benefit of the public.

Steve Langrick is responsible for digital service transformation within Customer & Exchequer Services. He comments: 'It ensures that members of the public have a better understanding of potential costs and manages their expectations early in the process. It gives them choice and, of course, if they decide they do not wish to pay through the council, then it saves us time as well. That enables us to focus our resources on those who really need our help.'

Kirklees is also in the process of implementing a fuller financial assessment, which will populate data into its back-office CareFirst system. They expect this to save staff a considerable time in not having to key in data from scanned documents.

There is now a single team in the council for all services requiring a means test including: financial assessment, housing benefit, council tax reduction, free school meals. The council is, therefore, considering developing a single claim form. This would mean that, if someone was claiming another benefit from the council, only a small amount of additional data would be required for the financial assessment, which would save both the council and the customer's time. A significant proportion of social care clients are already known to the department for other means-tested benefits. This also has the benefit that all staff can access the DWP's CIS system to check what national benefits a person is receiving.

Some people argue that online financial assessment does not maximise income for residents and the council because visiting officers can identify additional welfare benefits that are not being claimed. Kirklees will overcome this by having a single "Better Off Kirklees" form online, which carries out a welfare rights check and can refer the user to an advocate.

The screenshot shows the Kirklees Council website's 'Mini financial assessment' page. The page has a blue header with the Kirklees Council logo and a search bar. Below the header is a navigation menu with links for Home, Business, Community, Council, Employment, Events and leisure, News, Roads and travel, and Visitors. A 'Change cookie settings' button is visible. The main content area is titled 'Mini financial assessment' and includes a 'Your calculation' section stating that based on the information provided, the user may have to pay approximately £23.00 per week towards their care support. It also lists 'Next steps' such as arranging a person-led assessment or searching for services. A 'Connect to Support' link is provided. The page also features a sidebar with various service links and a footer with social media links for Facebook and Twitter.

4.5 LUTON: DATA DOWNLOAD TO BACK-OFFICE SYSTEM

Luton Council has been live with a full online financial self-assessment since July 2016. Users can enter all their relevant details and the system will calculate their 'Maximum contribution'. If they wish, they can submit the calculation and it will feed into the back-office financial assessment system. Both the public portal and the back-office ContrOCC system are provided by Oxford Computer Consultants.

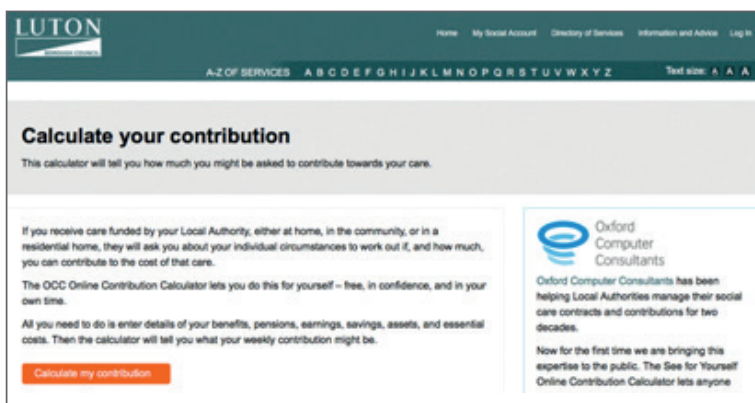
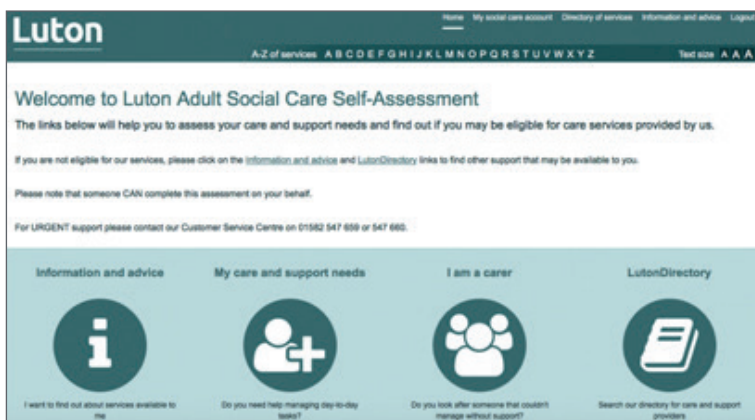
The online financial assessment is designed to be completed by service users or their informal carer. It is only intended to act as a precursor to a professional assessment to determine if the person may be required to contribute towards his/her care. It is not meant to be a definitive answer, as Luton appreciates that some items might not be included when it is filled out. The site can be found on the Luton Council website by two methods:

- The first is by navigating to the 'Health and Social Care' page, on to the 'Adult Social Care' page and then following the link 'Online Self-Assessment'. Within this there is the icon to conduct a financial assessment. This link has been live since July 2016.
- The second way is by following the 'Getting Help' step by step guide to the Luton assessment process. Luton has recently rewritten the steps on this page and added direct links to particular areas of the online assessment.

The details of the assessment will only be pulled into the back-office system if the user registers an account. This is done by completing a standard social work assessment and then completing the financial assessment. This is attached to the social work assessment and imports directly into ContrOCC when everything is submitted. There is no requirement for users to have an account to input details and calculate their 'maximum contribution' in the online assessment, only if they choose to submit. The system was designed that way so people are not forced into creating accounts, if they decide that the results of the online assessment do not suit them. It can just act as a preliminary check.

Initially the expected project benefit was a reduced requirement for home visits, but take-up has been slow so far despite a marketing strategy including:

- engagement with voluntary sector organisations (VSOs)
- newspaper advertisements
- posters and postcards
- social media.



4.6 MERTON: A LONGSTANDING IN-HOUSE DEVELOPMENT



We implemented online financial assessment forms years ago because individuals and families are increasingly using technology and expect to access council facilities online. Older people with care needs often have children who will complete a financial assessment for them and they much prefer to do so in their own time rather than having to go through a lengthy form at mum or dad's house. Evidence can be scanned or photographed and emailed to us at their convenience.

Lorraine Taylor, Financial Assessment Manager,
Merton Council



Merton Council is a borough in the south west of London with a population of over 200,000. It employs just two financial assessment officers who handle everything: they carry out all calculations and home visits and deal with customer queries.

More than four years ago, the council's web team developed its own online financial assessment form using AchieveForms. This has proven popular with the public who are given the option whether to use it or complete a paper form. When the form is submitted, it goes by email with a 'pdf' attachment straight to the financial assessment team. They carry out the calculation in the back-office system. There is no overhead of posting out forms, or delays and queries if they go missing. It has also reduced the need for home visits. Even if not all details are completed online, service users or their carers can email evidence to the team direct, as the team's email addresses are public.

The council is considering whether data can be directly loaded to the back-office system but is in the process of migrating to a new case management system before that can be implemented. Other councils have approached Merton to ask if they could use its facility. However, the council is not in a position to maintain the code for other boroughs. It needs upgrading every year for statutory reasons.

When completing the online form, users are first asked if they would like to pay the full cost (a 'light-touch' financial assessment). There are 12 sections to the full form. This could seem daunting at first, but most are pretty quick to complete, depending, of course, on the complexity of the individual's situation. Progress is indicated as the user completes each section and there is an option to save the answers and return to a web link.

The online tool does not do any calculation, but the target is for the team to complete calculations within five days of the receipt of the signed declaration and any necessary evidence. Merton has solved the question of requiring a signed declaration by asking the user to print out, sign and post a single sheet, before the team carries out the calculation. It is possible to upload documents within the tool. Here is the declaration that the council uses.

Declaration

- I confirm that the information I have given on this form is true and complete.
- I agree to you making any enquiries that you consider necessary.
- I understand that I must tell you immediately if there is any change to my circumstances.
- I understand that I must pay the charge you set, and that I may have to pay the full cost if I do not fill in the form properly or if I give incorrect information.
- I give permission for the Department for Work and Pensions and London Borough of Merton to exchange any information it has about me.
- I agree to send you details of any benefits I receive so that you can process my assessment.

4.7 NOTTINGHAMSHIRE: A CAPITAL READY-RECKONER



Nottinghamshire intends to use lessons learned in the development of a ready-reckoner to move forward implementing online financial assessments.

Bridgette Shilton, Team Manager for Adult Care
Financial Services



Nottinghamshire County Council has taken the view that a critical aspect of financial assessment – especially for older people – is the calculation of their capital. It has, therefore, focused on this aspect by providing an online ready-reckoner for savings and capital (see below).

This is accessed from a 'Paying for Care' page within the adult social care section of the corporate website. The page gives a straightforward explanation of the financial assessment process and the thresholds regarding capital. It then says 'If you are unsure about how much savings you have, complete our financial ready-reckoner.'

The link goes to a page that prompts the user to consider ten categories of savings / capital and enter the figures. The form does a simple addition, dividing by two if you state that you are in a couple. It then takes the user to one of three results depending on whether the result is below the minimum threshold, liable for tariff income or above the maximum threshold. These are static pages stating the consequence of that banding.

Like Merton's calculator, the ready-reckoner has been developed in-house using AchieveForms.




The screenshot shows the Nottinghamshire County Council website interface. At the top, there is a green header with the council's name and navigation links for 'Create account' and 'Log in'. Below the header is the council's logo and name. A navigation bar contains 'Popular online services' and 'All online services'. The main content area is titled 'Social Care Financial Ready Reckoner' and has two tabs: 'Personal Details' (selected) and 'Result'. The page content includes the heading 'How much savings and capital do I have?' followed by explanatory text and instructions for users regarding self-funding and account types.

4.8 ROCHDALE: A FULL ONLINE FINANCIAL ASSESSMENT

On Rochdale Borough Council's website, there is an option from the home page under 'All services' to go to 'My care – self-assessment' under 'Social care and support'. This takes you to the council's Stay Well site, which includes information and advice, an equipment directory, a needs self-assessment (under 'Care and Support Needs') and a 'Money Matters' section. The latter includes a full financial assessment calculation using the Online Financial Assessment (OFA) from Oxford Computer Consultants.

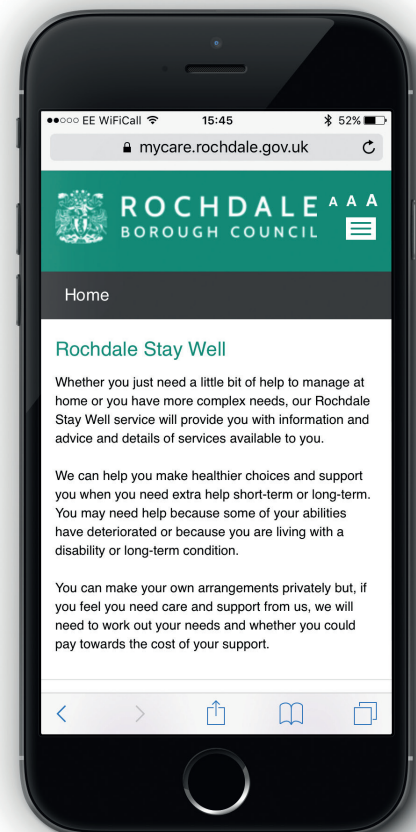
It is broken down into separate sections for the different types of financial asset, income or expenditure. As the user clicks into each of these, there is a list of further detail. For example, for savings and assets this includes bank accounts, shares, Premium Bonds, ISAs, property, etc. This is a helpful prompt for the user to consider all of these things. As the different sections are completed, the tool sums each one and calculates the maximum contribution, as seen here:

Savings & assets	Total savings and assets £16,000	£7.00	Details
Benefits		+ Add your details	
Pensions		+ £200.00	Details
Other income		+ Add your details	
Essential expenditure		- £17.27	Details
Allowances		- £189.00	Details
Your maximum contribution	<small>What does this mean?</small>	£0.73	<small>Break</small>

What next?	
Once you have finished entering your details, then you can do the following with your results:	
 Print a copy of your calculation	 Download a copy of your calculation
 Clear this calculation and start a new one	

Scott Moseley, MIS Portfolio Manager, comments: 'We have been live with this since December 2015. At first, we only went live for non-residential assessments because there was a concern that it would be confusing for people planning to move into residential care. We expect the tool to be used by members of the public, carers and family members.'

We are confident that the software for downloading the data into the ContrOCC back-office is fine, but we now need to test the process for the financial assessment team to follow. It will save them staff time.'



5. CONCLUSIONS AND YOUR NEXT STEPS

It is clear from the preceding examples that this is an evolving area. There is a growing acceptance of the need to make as clear as possible online whether members of the public are likely to have to pay towards their care costs. This can save time for both the individual and the council.

Councils are still determining how detailed and interactive online financial assessments need to be.

There is anecdotal evidence that enabling members of the public to submit all their relevant financial information online to the assessing officer online results in a more efficient and faster service. More councils are likely to adopt this over the coming years. They will be well-placed for Phase 2 of the Care Act, still planned for implementation from April 2020, which will increase the volume of financial assessments required.

NEXT STEPS FOR YOU

- Make an assessment of the numbers of people who engage with the council for care and support and then drop out of the process when they discover how much they must pay towards costs.
- Assess how much the financial assessment process might be speeded up if people are able to submit their details online. Will it reduce the need for home visits? Will it speed up the visits as people will already have the documentation they need?
- What promotional work will be necessary to ensure that significant numbers of the public make use of any online facility over time?
- Engage with service users, carers and current self-funders to assess how detailed a facility they are likely to use.
- Discuss with your peers in other authorities what their experience has been, for example, through the National Association of Financial Assessment Officers (NAFAO).²
- Develop an outline business case for online financial self-assessment and, if appropriate, proceed to commission the development work.
- Ensure you have an effective plan for promotion of the tools to staff and the public (see Briefing 9 for more details).

FURTHER INFORMATION

¹ The average housing wealth of an elderly person ranges from £417,000 in London to £131,000 in the North East - *“The widening inequality in elderly property wealth”*
February 24, 2015, Beverley Searle
www.openpop.org/?p=1011

² National Association of Financial Assessment Officers: www.nafao.org.uk

Links to example websites:

- Hertfordshire’s ready reckoner:
beta.hertfordshire.gov.uk/services/adult-social-services/care-and-carers/arranging-and-paying-for-care/care-cost-ready-reckoner.aspx
- Hillingdon’s financial assessment:
www.connecttosupporthillingdon.org/s4s
- Islington’s SurveyMonkey guide to financial contribution level: www.islington.gov.uk/social-care-health/pay-care/paying-for-homes-support-services
- ‘Better Off Kirklees’ Welfare & Advice tool:
about.lookinglocal.gov.uk/solutions/betteroff
- Kirklees’ mini financial assessment:
www.kirklees.gov.uk/MiniFinancialAssessment
- Luton’s online financial assessment:
luton.mycostofcare.com
- Merton Council example:
www.merton.gov.uk/health-social-care/adult-social-care/financialassessment/fa-financial-assessment_forms/financial-assessment-forms.htm
- Nottinghamshire’s capital ready-reckoner:
www.nottinghamshire.gov.uk/care/adult-social-care/paying-for-care
- Rochdale’s contributions calculator:
staywell.rochdale.gov.uk/web/portal/pages/moneymatters

Engaging Citizens Online

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- 10** *Role of third sector and care providers*
