

**Unrestricted**

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## **Health and Adult Social Care Scrutiny Committee**

**16 September 2022**

### **Financial Assessment Improvement Plan**

**Report by Deputy Chief Finance Officer**

**Electoral divisions: All**

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#### **Summary**

A Financial Assessment Improvement Plan was put into place in June 2021 to develop the quality of customer service provided throughout the financial assessment process, for customers in receipt of adult social care and support. This report details the progress in responding to the issues and concerns arising from the financial assessment review process undertaken since the improvement plan was presented to the last meeting of the Health and Adult Social Care Committee on 21 January 2022. The report includes an update on recommendations made by the committee at its January meeting.

#### **Focus for Scrutiny**

The Committee is asked to consider the report which updates the Committee on the of the Financial Assessments Improvement Plan.

Key areas for scrutiny include:

- a) To comment on the progress made to deliver the Financial Assessments Improvement Plan and ongoing plans for further improvements
- b) To identify areas the Committee wishes to highlight to the Cabinet Member for Adults' Services based on the feedback from the customer survey, or otherwise arising from the work on the improvement plan.

The Chairman will summarise the output of the debate for consideration by the Committee.

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#### **Proposal**

##### **1 Background and Context**

1.1 Following a review of the financial assessment process for residents in receipt of adult social care and support in 2021 and the subsequent issues and concerns raised by the Health and Adult Social Care Scrutiny Committee (HASC) identified the resulting improvement plan for scrutiny. At its meeting

on 21 January 2022, the Committee considered a report on the Plan and information provided by Healthwatch. It was agreed that the Committee would receive a further progress report on the Financial Assessment Improvement Plan at its September meeting.

## **2 Financial Assessment Improvement Plan**

- 2.1 A number of priorities were identified as part of the improvement plan, which are overseen by a senior officer working group. An updated position in respect of those priorities is set out as follows.

### *Addressing and Resolving Issues from the Reassessment Process*

- 2.2 All customers receive an annual financial re-assessment and the majority of the 2020/21 non-residential re-assessments were reviewed by December 2021. In some circumstances, customers will be asked to provide additional information and documents to support their income declaration, which is required to complete the re-assessment process. The Financial Assessment service is waiting on some information to complete the re-assessment for some customers. There are currently 67 customers who have not yet responded to the request for a financial re-assessment to be undertaken. These customers and/or their representatives will have received a letter explaining the outcome of a provisional reassessment in the absence of all relevant information.
- 2.3 The County Council received 391 recorded complaints about Charging/Financial Assessment between 1 January 2021 and 1 September 2022. Of those, 335 have been closed and a further 7 are now being treated as 'Appeals'. There are further 6 at Final Response stage, leaving 23 awaiting a first stage response. Of the 19 remaining, 1 is on hold as agreed with the customer and 1 has been responded to outside of the County Council's complaint recording system. Of the last 17 'live' complaints, 4 were received in August 2022, so are still in date to be responded to and 3 were in June, so 10 predate 1 June 2022. Their position is due to the complexity of circumstances and provision of additional information.

### *Improving Communications & Documentation of the Financial Assessment Process*

- 2.4 The improvement plan included an action to communicate with stakeholder groups and customers to obtain feedback. The main issue raised by customers was the issue of understanding the financial assessment process, how it sits within the social care process and who to contact and when. Therefore, to support customers in understanding the process, an "Understanding your financial assessment" information booklet is in the process of being co designed with service users, family and friend carers and community engagement groups, including representatives from the County Council's Adults' Services Customer and Carer Group, Independent Lives, Aldingbourne Trust and Impact Initiatives. An initial draft was shared in July with those who participated, asking for any further comments. The draft will be reviewed following these comments and then shared with Healthwatch. This booklet will be published on the Council's website as soon as

consultation with stakeholders has been completed and will include an easy read version.

- 2.5 The feedback also identified the need to improve the information sent out in the initial letter informing customers of their re-assessment. This letter has now been re-designed to explain the process and timescales in advance of the start of the financial re-assessment more clearly. The revised letter was sent to all non-residential customers in April 2022 as part of the 2022/23 financial re-assessment process. The letter also included details of where to find further information on the County Council's website.
- 2.6 Customers and their representatives are given a full breakdown of the calculation and can review and provide any additional information before the contribution is finalised. In addition, customers are advised at the start of the re-assessment process what information is required for consideration of Disability Related Expenses (DRE) and household expenses. These are both considered as part of the financial assessment process. The County Council has a charging policy, which is informed by statutory requirements but if, during the financial assessment process, a customer is concerned that they may not be able to afford their financial contribution they can contact the financial assessment team and a review of the customers individual circumstances will be undertaken. Details of who to contact are included on email communications and at the bottom of letters sent to customers.

#### *Review of the Charging Policy*

- 2.7 The County Council's charging policy is reviewed and updated as required by any change of legislation. Any discretionary part of the policy, if it is to be changed, would be consulted upon, with the opportunity for member scrutiny and formally agreed by the relevant Cabinet Member. The current charging policy, updated with annual rates for fees and charges was published on the County Council's website in April 2022 and is available to the public via the following link: [www.westsussexconnecttosupport.org/professional-zone/policy-strategies-frameworks/documents](http://www.westsussexconnecttosupport.org/professional-zone/policy-strategies-frameworks/documents)
- 2.8 It is expected that a review of the County Council's charging policy will take place in 2023 to support the delivery of the new Social Care and Charging Reforms from 1 October 2023. These changes are expected to include a £86,000 cap for personal care costs, extending means tested support for anyone with less than £100,000 in chargeable assets and an increase in the lower capital threshold to £20,000.

#### *Accessibility of Direct Payments via a Pre-Paid Card*

- 2.9 A project has been set up to scope the work involved in transitioning all customers from the current process, where individuals set up their own bank account for the direct payments (DP) to be paid into. This provides the continuity of payments into an account from the County Council and payments out to providers by the customer. All customers will be offered the chance to move to the pre-paid card, where they choose to do so. However, if customers prefer to remain with the current process, they have the opportunity to transfer in the future.

- 2.10 As on-going customer service reviews are completed, the option of moving to a pre-paid card will be discussed so that DP customers have a joined up holistic discussion on the process. This work started in June 2022 and will be ongoing for the rest of this financial year.

#### *Review of the Debt Recovery Processes*

- 2.11 A review of the debt recovery process has been undertaken to improve communication with customers. As part of this work invoices, invoice reminders and debt protocols are being redesigned and form part of a wider programme of change with a move to a new financial system in the new year. Consideration is being given to the issues raised by customers, such as the difficulty in understanding the explanations on the invoice and the wording used in reminders.
- 2.12 A new monthly dashboard detailing debt information is being prepared for autumn 2022 to coordinate any actions required for customers who need additional support. If customers make an appeal on any part of the financial re-assessment including the Disability Related Expenditure (DRE) or household costs, reminders for any invoices are suspended until the appeal has been considered.

#### *Review Business Processes to Improve Communications & Interaction*

- 2.13 There was a requirement for the County Council to undertake a review of all related business processes to improve communications and interactions with the customers. The Operational Finance Manager and Adult Social Care colleagues have worked collaboratively to deliver the following improvements:
- The internal standard operating model and standard procedures for financial assessments have been drafted and will be adapted and implemented as part of the Government changes with the Adult Care Social Care Reforms and Cap on Care from 1 October 2023.
  - The County Council's charging policy and practice guidance regarding DRE have been reviewed and updated. These have been published and revised internal documents to support the delivery of the process are also now in place.
  - Updated business processes for the financial assessment team have been devised and a new process for ensuring customers are contacted in a timely manner when a referral for a financial assessment is received. This new process started in July 2022.
  - The recording of the customer's information now follows the established protocols and full use is made of the recording facility in the Adult Social Care System Mosaic to ensure that any member of the County Council supporting a customer has the full updated financial position available to them.
  - Monitoring processes have been refined to ensure consistency with a standard single version of the monitoring tool in place across the teams.

New reporting tools are being introduced corporately throughout the County Council with a move from Tableau to Power BI (a data reporting tool) and the change will include reports for the Financial Assessment team.

- Customer letters are being reviewed in a staged programme of work as part of the improvement plan with the initial letters and outcome communications updated as described above.

### **3 Update on additional recommendations, not addressed elsewhere in the report, from the Health and Adult Social Care Scrutiny Committee meeting on 21 January 2022**

*Mandatory disability awareness training for all financial assessment staff by the end of the first quarter of 2022/23 that provides learning to improvement practice and communication.*

- 3.1 All staff have completed the full annual programme of mandatory training, which includes disability awareness by the corporate deadline of 31 May 2022. Staff will continue to complete refresher training on an annual basis.

*The Council Quality Assurance process is extended to include the end of the customer journey for Adult Social Care, including case audits of staff twice yearly.*

- 3.2 The Committee is receiving separate reports on the Quality Assurance process with a workshop arranged for members on 12 October 2022.

*Community organisations that support people who may or receive adult social care are given an appropriate level of information/ training so they can support people going forward*

- 3.3 Circulation of current information to voluntary and community groups who are part of the Adult Social Care communication list is regularly updated. No training is provided as third-party advisers should secure independent training. Organisations are asked to refer to the Council any concerns in relation to customers.

*Data to be provided to members on how many people are affected by the review of financial assessments.*

- 3.4 All customers have an annual review of their financial assessment as recommended in the Care Act 2014. Each customer assessment is individual and takes account of their own personal financial circumstances. In addition, many customers have changes which mean an additional re-assessment during the year i.e., a change in benefits or a move from working age to pensionable age. Each change can affect the customer contribution, although current reporting does not track individual changes.

*Future work on the Adults' Social Care Strategy ensures effective engagement takes places with residents*

- 3.5 The Adult Social Care Strategy (The Life you want to Lead) 2022-25 clearly sets out the priorities and the high level 'we will' statements for the service,

with the intention to work with people to work out how these aspirations are delivered. Co-production and effectively engaging with residents is therefore integral. Having developed the priorities set out in the strategy with local people and partners, this provides the County Council with the basis to work together to enable more people to realise their vision of a good life.

*Examples to be provided to residents to better understand the new process.*

3.6 This is attached as Appendix A.

*A survey to be co-designed with customer input to go out to people affected by the change in charging policy to get their opinions and to see if there are any outstanding issues*

### Methodology

3.7 An officer group was established in May 2022 to develop a survey to all customers who had received a financial reassessment to ask them about their experiences of the process.

3.8 Due to time and resource constraints this process could not be co-designed so as to secure a timely response to inform the improvement plan. As a result, the survey questions were developed with reference to issues raised in feedback to the Finance Assessment Service over the previous 18 months, received from people who had stated that the financial reassessment process had not always worked well for them.

3.9 The survey was launched on 30 May and closed on 7 August. The survey was posted to 7,181 customers or their representatives. A prepaid return envelope was included. An easy read version of the survey was posted to all people in Lifelong Services who had received a financial reassessment. A link to an online version of the standard and easy read text surveys was included in the accompanying letters. Other versions, including large print and audio were also available.

### Overview of findings

3.10 1,101 responses were received, comprising 888 standard text and 213 easy read text responses. This was 15% of the total customers surveyed, a strong response rate for a postal survey.

3.11 63% (699) of respondents received care and support at home or in the local community, whilst 32% (356) received care in a residential or nursing home. 4% (46) did not provide this information.

3.12 The full analysis of the survey findings is given at appendix B, and it indicates that respondents had an extremely mixed experience of the process for their most recent financial reassessment. Slightly more than one third (35%) of respondents were satisfied (satisfied/very satisfied) with the process, whilst 28% were dissatisfied (dissatisfied/very dissatisfied).

- 3.13 Residential customers were more satisfied with the process than the overall figure, whilst home/community customers were more dissatisfied. Home/community customers completing the easy read survey reported the lowest levels of satisfaction of all customer groups.
- 3.14 Responses to the open text questions further emphasised the mixed overall experience, with respondents reporting a wide range of views on the process, including some of the following key findings.

Positive comments included that for some people:

- The process was straightforward.
- Information and communication were provided throughout.
- Staff were helpful and responded to contact throughout the process.

Issues raised included:

- The process, forms and information were complex and hard to understand and complete, and there was a lack of explanation or clarity for outcomes and how contributions were formulated.
- The process was lengthy and subject to delay and sometimes error. Some felt this had contributed to backdating.
- The process did not consider individual circumstances and relatedly, issues were reported with disability related expenses.
- Issues with communication were reported including poor quality communication, a lack of response or delayed response to attempted contact.
- Some people had found the process stressful, while for others it had led to feelings of frustration and anger.
- There were a range of concerns about high charges and large increases to charges. These raised issues of affordability, particularly when combined with rapid increases to the cost of living.
- The impact of backdated charges was also cited.

### Response to survey findings

- 3.15 The issues raised in the survey correspond closely with those identified from the customer complaints which had informed the actions set out in the improvement plan, as outlined in section 3.
- 3.16 Additional insight from the survey results has identified some further improvements that can be made and have been added to the plan. These include:
- Improving the outcome of the assessment letters to make the explanation of the calculation clearer
  - Ensuring that leaflets and information documents are available in Easy Read too
  - A target of undertaking a financial assessment within 20 working days to reduce the number of backdated payments
  - Clearer information in advance to explain Disability Related Expenditure and any evidence needed
  - Providing more channels of communication and better collaborative working to reduce delays in responding and hand offs to other colleagues where there are multiple queries

- Exploring the opportunity for a named contact where there are particularly complicated circumstances

3.17 The findings of the survey showed there was a correlation between the complexity of national charging arrangements and customer satisfaction. Home and community customers who are subject to greater complexity, were the least satisfied with the process for their reassessment, whilst residential customers, with more straightforward arrangements were the most satisfied. It is anticipated that the actions which have been added to the improvement plan as a result of the survey will improve the customer journey. In addition, the council will review when and how financial information can be co-designed with customers to further improve the financial assessment journey.

#### **4. Other options considered (and reasons for not proposing) consultation, engagement, and advice**

4.1 There is a need for improvement in the services delivered and the council is committed to implementing the financial assessment improve plan.

4.2 The improvement programme also needs to dovetail with related development projects within Adult Social Care and Finance, for example developments of the MOSAIC database, the replacement of the Council's financial management system and the Government's White Paper Reforms.

#### *Consultation, engagement and advice*

4.3 Consultation, engagement and advice will be sought on an on-going basis across Finance and Adult Social Care internally and Healthwatch and Independent Lives externally. As the improvement plan develops and capacity permits, this engagement and consultation will be expanded to engage directly with individuals and their representatives with the aspiration to introduce mystery shopping to support on-going improvement and feedback.

#### **5. Finance**

5.1 The improvement plan is being delivered from within existing budgets and resources, therefore there are no financial implications arising from this proposal.

5.2 The County Council acknowledges the current cost of living crisis and the impact on customers. In addition to any support provided nationally by central government, the council provide information and advice to support customers via the community hub.

## 6 Risk implications and mitigations

<b>Risk</b>	<b>Mitigating Action (in place or planned)</b>
Staffing vacancies within Operational Finance could impact upon the capacity to deliver improvements as quickly as desired.	The Operational Finance Manager is engaged in several recruitment campaigns currently to address the vacancy situation with the support of the HR Recruitment Team. The potential use of interim resources to address specific skill gaps is being kept under review.
Cost of living impact on income levels to sustain overall service costs.	Any reduction in income levels would result in service reductions within Adult Social Care services and other services across the Council. The Council has a duty to set and deliver a balanced budget.
Some of the improvements are dependent upon other developments within Finance or Adult Social Care.	The Operational Finance Manager is a member of the Finance Senior Management Team and meets regularly with Adult Social Care colleagues to ensure that the projects are effectively coordinated.

## 7 Policy alignment and compliance

The Improvement Plan will complement and support the development of a revised Charging Policy by Adult Social Care and the implementation of the Government's planned Adult Social Care and Finance reforms. In the meantime, the improvements will support the delivery of services in line with the existing statutory duties set out within the Care Act 2014.

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### **Appendices**

Appendix A – Process examples  
Appendix B – Customer Survey Results

### **Background Papers**

None