

# Paying for Care

## **Can my personal assistants receive redundancy payments or payments in lieu of notice?**

It is not Funds practice to pay for such costs. This is because ILF funding is meant to cover related costs incurred while care is being employed, and not for costs that arise after the care has ceased.

## **Can the ILF meet Statutory Sick Pay costs that cannot be recovered from the Inland Revenue?**

Statutory Sick Pay (SSP) is the minimum level of sick pay an employer must pay to employees who are off work sick for 4 or more calendar days in a row. It is paid for qualifying days for employees with average weekly earnings of not less than the Lower Earnings Limit. Qualifying days would normally be the days an employee would have to work under the terms of their contract.

## **How much should I pay my personal assistant?**

The amount you will have to pay will vary depending on where you live and what your personal assistant will be expected to do. You may need to find out what is a reasonable rate of pay for this type of work in your area. Your social worker may be able to advise you or you may be able to get advice from a welfare rights adviser. Many local authorities now have independent living advisers.

## **What happens if my personal assistant is ill or goes on holiday?**

If your usual personal assistant (PA) is not available, you can use the Fund's money to pay for someone to replace them. We will need their personal details (name, address and National Insurance number).

You may still need to pay your usual PA (e.g. holiday pay). If you have to pay holiday pay you can ask the Fund for extra money to cover this. The most the Fund can pay each week in total is £455 per week for 1993 Fund clients and £785 per week for Extension Fund clients.

If the cost of paying holiday pay and the replacement care is less than this maximum, we will consider paying you the extra at the time that you need it. If it is easier for you to administer for us to pay an increased amount every week to cover the cost of this over the year we may consider this instead.

If the cost of paying the holiday pay and the replacement care is more than our maximum payment on average over the year, then we will consider paying the maximum amount as a contribution towards the cost of this.

## **Do I have to pay tax or National Insurance?**

If you pay an individual as an employee it is likely that you will be responsible for paying a National Insurance contribution and you may have to collect tax. It is possible that a personal assistant may be self employed, but you should ask to see evidence of this from the Inland Revenue to be sure that the employer responsibilities do not lie with yourself. Further advice on what you must do as an employer can be sought from your local Inland Revenue office.

If you pay for care provided by an agency you will not need to do any of this. The agency is responsible for its employees and will include an element in its charge to you to cover these costs.

## **What if I have to pay my personal assistant more?**

We will review the amount that we pay you if your costs increase and you tell us. Subject to the maximum amounts that we can pay (£455 per week for the 1993 Fund and £785 per week for the Extension Fund) we will consider increasing our payments if you are asked or required to pay more.

We will not automatically increase our payments. We will only consider an increase if you ask us (at any time) or as part of a review.

## **I have to pay more for bank holidays or weekends. What do I do?**

If you have to pay a premium for bank holidays or weekends we can pay extra for this at these times,

subject to our maximum payments (£455 per week for the 1993 Fund and £785 per week for the Extension Fund). You should contact us in advance to arrange this.