

**Care Manager Assistant (CMA) &
Visiting Recovery officer (VRO)
Case Studies**

1. A 91-year-old housebound adult, living with his sister, who is a full cost payer.

The adult was first referred to the Care Manager Assistant (CMA) in 2018 when the arrears were over £20,000. The sister contacted Bromley and made an appointment for the CMA to visit them at home. An agreement was made to pay the arrears in full and set up a new standing order for future payments. They tried to transfer the funds to pay the arrears by telephone banking, the bank did not authorise the payment. The CMA contacted the bank and the bank decided to visit the client in his home to sort out his finances. During the visit the bank staff transferred funds to Bromley to clear all the arrears and transferred money into the client's current account and set up a standing order for future charges. In February 19, the standing order payment was rejected by the bank due to insufficient funds. The Visiting Recovery Office (VRO) made an appointment to see the client. During the visit they transferred funds into to the current account and set up a new standing order. The arrears were also cleared. The client has continued to maintain regular payments and there are no arears.

2. An 85-year-old adult living alone with some support from his daughter, who is a full cost payer.

At the start of the service the client had capacity to deal with his own finances. His daughter had Lasting Power of Attorney (LPA) and did not realise that her father had started to lose capacity, as he could no longer cope on his own. The daughter contacted the CMA for assistance who helped to move him into extra care housing and planned with the daughter to clear the arrears by instalments.

The LPA agreed to pay the current monthly charges and agreed that the arrears would be paid once the property was sold. The property was sold in April 2020 and the full amount was paid. The client has ended his service with Bromley council and has moved to a private funded home.

3. An 85-year-old bed bound adult.

No payments were being made on the account since the start of the service and there was no one on record as legally dealing with the adult's finances. The CMA tried to contact the family with no response. The Financial Assessment Visiting Office (FAVO) had been trying to contact the family members without success. The VRO sent a letter advising that he will be visiting to discuss the arrears. The son called as he did

not realise that his mother's account was in arrears. He made an appointment to come into the civic centre.

At the meeting the son agreed that he would apply to the Court of Protection to deal with his mother's finances. A Financial assessment was completed and as a result the outstanding charges were reduced leaving arrears of £5,905.00. In the interim the son agreed to pay by monthly instalments £650.00 per month which would cover the current charges and £250.00 towards the arrears.

Payments have been made on a regular basis however following a few missed payments the VRO has contacted the son.

4. The client's husband called the council after finding his wife's statements for her care, which he claimed they could not afford. He said he had no access to her accounts to make payment but that he would ask his son to deal with this on their behalf. The son requested a full breakdown and queried why his mother was being charged the full cost. The Financial Assessment team checked the financial assessment and found that the client had agreed to pay the full cost, as she had over savings over the capital limit. The CMA contacted the son regarding making an application to the Court of Protection.

The son obtained the court order and paid off the arrears. Current charges are being paid by monthly standing order.

5. A recently widowed 86-year-old, whose husband dealt with all the finances, was contacted by the debt collection department, with regards to her debt. They quickly realised that she was very confused and did not understand the charges. The recovery officer referred the case to the CMA to see if she could contact a family member.

The CMA was able to contact the son and explain to him that the Council needed to carry out a financial assessment of his mother's finances. The son confirmed that he had LPA and his mother had over the threshold in savings, therefore she was full cost. The Son cleared the arrears and ended the service with Bromley employing a private personal assistance.

6. An 85-year-old, wheelchair user living in sheltered accommodation.

The daughter-in-law had LPA and made an appointment with the VRO & CMA to discuss the arrears and complete a new financial assessment. The meeting took place and a new financial assessment form was completed. It was agreed that the debt recovery action would be placed on hold whilst the client's finances were being sorted out.

As a result of the new financial assessment the charges were reduced and an arrangement was made to pay the current charges with a small amount towards the arrears.

It also came to light that the service user was in a lot of debt, which included council tax and various credit cards. The LPA started the process of releasing the equity from the property to pay off all the debts, however the client sadly passed away and we are now waiting for probate to be issued.

	Arrears	Amount Paid	Amount Outstanding
1	£11,732.65	£11,732.65	£0.00
2	£28,420.21	£28,420.21	£0.00
3	£5,905.00	£1,925.36	£3,979.64
4	£14,029.28	£14,029.28	£0.00
5	£12,017.12	£12,017.12	£0.00
6	£34,224.43	£15,354.31	£18,870.12
	£106,328.69	£83,478.93	£22,849.76