Your Guide to Direct Payments

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1. What is a Direct Payment?

A Direct Payment allow you to receive money to purchase Your identified care and support needs.

Instead of Worcestershire County Council purchasing care for you, we will give you the budget to purchase some or all your care needs yourself. The budget can be managed by you or a representative.

Following a strength-based conversation (Care Act 2014 assessment), your Social Care Worker will assist you to explore all support available in your community that interest you and could meet your desired outcomes. Where you need support that requires funding, your Social Care Worker will agree a Personal Budget. You can choose to have all or part of your Personal Budget as a Direct Payment. Direct Payments give you more choice, control, and flexibility over your care and support arrangements.

See DP factsheet number 1 & 4.

2. If you need help with your Direct Payment and Pre-Payment Account?

If you feel that you can't manage the Direct Payment on your own there are several options for you.

Nominated Person - You may nominate a person (family member, friend, etc) to manage the account for you.

Authorised Person - This is your Power Of Attorney, or deputy appointed by the Office of Public Guardianship.

Suitable Person - A person who the "Authorised Person" (where there is one) and the Local Authority agree that this person is a Suitable Person to whom to make Direct Payments on your behalf if you have been assessed as lacking capacity to manage Direct Payments), e.g. appointee.

Managing Agent - The Direct Payment Support Service can manage the account on your behalf to ensure services are paid.
All the above supporting persons would need to sign the Direct Payment Agreement.

3. How Direct Payments work

You will need an account specifically for the Direct Payment budget.

Pre-Payment Card Account –This is an account that we will set up for you and provide you with a pre-payment card that is simple and easy to use. You can then pay for services through the card or online bank transfers. The account works similarly to online banking services. You can set up Direct Debits or standing orders from your Pre-Payment Account to pay for services that meet your care and support needs as agreed in your support plan. You can view and manage the account on the telephone and online. For more information see Pre-Payment Account Guidance.

Managed Account – This is an account that is managed by a direct payment support service. Although the person having the Direct Payment or representative, remains the employer, the support service will ensure financial elements such as wages and tax bills are paid correctly.

Your Social Care Worker will talk through these options and other potential alternatives and work out together, what is best for you.

4. How is your Direct Payment set up?

Support planning – Your support plan is a plan of agreed ways to meet your care needs. When your eligible care needs have been identified, your Social Care Worker will work with you to agree your outcomes and what support will need to be purchased by a Direct Payment, including any identified non-costed support. A support plan will be written with your full involvement. You can determine what services you will be purchasing and include any informal support network you have (e.g. support from family, community service). You

will have a copy of this plan for you to refer to and will be used as the basis of the Direct Payment agreement.

Client Contribution – Your Social Care Worker will refer you for your financial assessment which will determine your Client Contribution. If your financial assessment identifies that you need to pay a contribution, you need to pay this into the account as the first part of the Direct Payment. Worcestershire County Council will pay the remainder of your budget into the account every 4 weeks. When added together these two amounts will make up your full Direct Payment and these amounts will be clearly explained in your Direct Payment agreement.

Direct Payment Agreement - You or your nominated representatives must sign the Direct Payment Agreement which includes Terms and Conditions. This document explains the responsibilities of yourself and/or your representative and the responsibilities of Worcestershire County Council. This explains your overall weekly budget including any client contribution you must make. The Agreement explains how your personal information may be used. We need to share information to set up and pay your Direct Payment and provide support to you appropriately. We will do this in a way that protects your privacy.

Support service - You will be referred to our Direct Payment Support Service partner (DPSS). They will work with you and your Social Care Worker to provide a costings breakdown (to ensure your Direct Payment amount covers all aspects of your support plan and any employment-related costs). The DPSS can provide you with guidance and support on how to be an employer. If required, they can support you at any time with any queries you may have regarding your direct payment and employment responsibilities.

Pre-Payment Account - Your Social Care Worker will request that your Pre-Payment Account is set up. This tends to be set up within three to four weeks. You will receive a Pre-Payment Account Guidance which shows you:

- how to activate your account,
- pay money (client contribution) into the account,
- how to view balance and statements,
- setting up direct debits, standing orders and one-off payments,

- Upload invoices,
- and has a very useful Frequently Asked Questions section.

The User Manual can be found on this webpage: Pre-payment account | Pre-payment account | Worcestershire County Council or ask your social care worker for a copy.

Managed Account - Your Social Care Worker will refer to the Direct Payment Support Service on your behalf to request the setting up of a Managed Account. This type of account can be set up within 3-4 weeks. The Direct Payment Support Service will contact you to discuss this. Their contact details are provided at the end of the leaflet.

Timescales - On set up a Pre Payment accounts take 2 - 4 days to create. Cards are created every Thursday and aim to be with the recipient the following Wednesday (unless postal service delays this). Card needs activating within 7 days after receiving.
For managed accounts, dates need to be agreed and once purchased the direct payment support service should be able to set up their system within a week. Overall, from the social care worker's involvement and Direct Payment agreement being completed, the process of set up and receiving funds can take up to 4 weeks, but funds will cover from a back dated start date.

5. Frequency of Payments

The Council pay Direct Payments funding on a four-weekly basis. Your Direct Payment would be paid on our next payment run which could potentially be after your care starts. This could result in your PA's working up to 4 weeks before payment. The first payment will be backdated to the date your care starts and will cover the next 4 weeks. Further payments are made in advance to fund the next 4 weeks care and so on. You can find a payment schedule. https://www.worcestershire.gov.uk/info/20567/personal_budgets_and_direct_payments_for_adults

6. What can and can't be paid for using a Direct Payment?

Your Direct Payment can only be used for support to meet your agreed eligible needs and outcomes, that have been agreed and clearly written into the support plan with your Social Care Worker.

Things that CAN be purchased include:

- Personal Care from a Personal Assistant (known as PA) or domiciliary/home care provider. The PA is someone who doesn't live with you and can be employed or self-employed (you will need to see evidence of PA being self-employed which is normally a unique reference number from HMRC)
- Equipment or Assistive Technology.
- Replacement Care. This is to support breaks for main carer.
- Assistance with daily living tasks
- Support from a Communicator Guide/Interpreter.
- Support to access socialisation outcomes in own home or in the community. (e.g. PA support to enable you to access a social activity. Your DP will fund PA time and PA entry fee (if applicable), you would fund your own entry fee).

Things that CAN'T be purchased include:

- Household bills or items e.g. furniture, etc
- Rent or mortgage
- Food and Drink
- Health services that should be provided by the NHS.

Please refer to the Factsheet number 2, for further information or discuss with your social care worker.

7. What you need to consider when deciding your support arrangements.

If you decide to employ a Personal Assistant (PA)

Having a Personal Assistant provides flexibility, continuity, and a personalised support service which you control. This involves you employing an individual of your choice to support you.

We need to ensure your Direct Payment includes all the costs involved in employing a Personal Assistant. The Direct Payment Support Service will do this for you. Your Social Care Worker will make a referral.

This will include the following:

- PA hours and negotiated rate of pay starting at National Living Wage as a minimum.
- Annual Leave (5.6 weeks pro-rata)
- An employer can choose to include bank holidays as part of a worker's statutory annual leave.
- Employers liability insurance (including Public Liability)
- Payroll costs (if applicable)
- Pension (auto- enrolled)
- National Insurance
- Disclosure Barring Service (DBS) checks records for criminal convictions of the proposed PA.
- Training for PA's.
- Other potential costs , e.g. recruitment.
- Funding for contingency arrangements.

If you choose a self-employed Personal Assistant you will need to consider:

- Hourly rate (this will include the cost of bank holidays, annual leave, and pension)
- Public Liability Insurance
- Letter from HMRC with unique tax ref.

- Whether DBS in place
- Whether Training is up to date.
- Contingency arrangements in place – It is the self-employed Personal Assistants responsibility to cover sickness or holiday.
- It is the responsibility for self-employed PA's to cover their own Pension, Tax/NI, DBS costs. You will need to see evidence of PA being self-employed which is normally a unique reference number from HMRC.

Domiciliary home care

- This means you having the budget to pay for a domiciliary care agency directly. Adult Social Care will pay a maximum rate for this type of care, which is the hourly rate the Council contracts with domiciliary care providers. You could pay a 'top up' if you chose a service that costs more than this and this should be identified in the support plan and Direct Payment Agreement.

Day Opportunities

- If it is identified you need support to socialise within your community, you can use your direct payment to do so. Please talk to your Social Care Worker about your options.
- There would be a potential separate cost for transport if that is required (return journey).

Contingency

- You should consider alternative arrangements in the event of your chosen provider being unavailable at short notice. Every Direct Payment account can have up to six weeks contingency fund (six times the weekly amount) for this purpose.

8. Review and Audit

Initial review

We will contact you after 4-6 weeks of your service start date, to make sure everything is going ok with your Direct Payment and all employment considerations are in place, and you are happy and confident with how your Direct Payment is working.

Annual Review of Care and Support and Financial Audit

A review of your care and support including a financial audit will take place annually. The Direct Payment team will complete an audit prior to review with your social care worker.

The review with your social care worker is an opportunity to ensure your support plan is meeting your needs and if anything needs to change. The review will cover:

- Ensuring payments are in line with your support plan
- Client Contribution is being paid in line with your financial assessment
- Insurance is in place
- DBS is in place if new personal assistants/self-employed Carers working since previous review.
- Services are being paid appropriately.
- Check annual PA wage increase if needed.
- New DP Agreement required if changes in the Direct Payment budget is required
- Contingency funding – We allow some contingency for flexibility and changes in need. If more than 6 weeks' worth of the weekly Direct Payment, then Adult Social Care will reclaim this, unless there is a valid reason for funds to remain in the account (i.e. HMRC tax bill imminent, etc).

9. Key contacts for further information/queries

If you have a query about your Direct Payment you can:

- Go to the Direct Payment webpage on the Worcestershire County Council website: https://www.worcestershire.gov.uk/info/20567/personal_budgets_and_direct_payments_for_adults

- Direct Payment Support Service can help with a range of queries for example about what DP's are, how funding can be spent including options such as employed PA, self-employed PA's, microenterprises, the PA finder/matching service, domiciliary care, the costing of services, recruiting a PA, queries relating to employment law, contracts of employment, being a good employer, training, Managed (third party) Accounts, payroll advice, HMRC advice, insurance information (public liability and employers liability), pension and autoenrollment, national insurance and national living wage and national minimum wage and redundancy advice and calculations.

  Tel no. 01902 912896 or email kelly@barriebookkeeping.co.uk
  https://barriebookkeeping.co.uk

- The Managed Account and Payroll Service are here to support you with your Managed Account and can be contacted by email at: DP@barriebookkeeping.co.uk or tel. no. **01902 912896**

- Direct Payment Team can help with a range of queries for example queries relating to the setting up of Pre-Payment Accounts, issuing Pre-payment Cards, expired cards, reclaims of misspent funding and excess contingency funding, monitoring of Pre-Payment Accounts (spend and checking client contributions have been paid), financial audits.

  The Direct Payment Team can be contacted via the Customer Contact Centre: Tel no. **01905 766936**, (Opening Times: 9.00 am to 16.00 Monday to Friday). There is an answer machine to leave messages. Email: Directpaymentsteam@worcestershire.gov.uk

- Prepaid Financial Services (EML) can help with a range of queries about your Pre-Payment Account, for example: password, PIN or log-in issues, the setting up of standing order, direct debits and bank transfers, resolving issues of getting online, providing account statements and balances, ordering replacements cards, cancelling cards lost cards.

  EML can be contacted on Tel no. 0207 127 0743 (Opening times: 8.00am to 18.00 Monday to Friday).

  EML website https://prepaidfinancialservices.com/en/contact-us

  Frequently Asked Question's Section: https://prepaidfinancialservices.com/en/frequently-asked-questions

  Cardholderlog-in https://prepaidfinancialservices.com/en/login-cardholder

- Social Care Worker can help with a range of queries for example: queries relating to the setting up of a DP, what a DP is, innovative use of the DP, the support plan, hours of care, spend relating to the care plan, ordinary bank accounts monitoring and auditing, contingency funding (for sickness, training and short term increases in care needs), DBS ID checks and dealing with one off payment requests. You can contact your allocated Social Care Worker (if you have one) or the Adult Contact Team Telephone: **01905 768053** or email: ACTadmin@worcestershire.gov.uk

- Client Contribution Team are responsible for completing financial assessments for all adults who are assessed as requiring a care package. They deal with any queries relating to your assessed contribution, and subsequent appeals in relation to this whilst also ensuring all benefit entitlements are taken up. Contact via phone number **01905 765761.**