

Direct Payments in Suffolk

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Direct payments are one of a number of ways you can use your Personal Budget to arrange your care and support services in partnership with Suffolk County Council.

This booklet will offer advice and information on:

- what direct payments are and how they might help you
- who can have a direct payment
- what a direct payment can be used for
- finding services in your area
- how direct payments are paid
- contributions to a direct payment
- steps to follow if you would like a direct payment
- steps to follow if you are worried about your direct payment or if there are changes to your circumstances

This is general guidance about direct payments, if you would like more detail, please talk to the person from Suffolk County Council who is helping you to arrange your care and support or contact Customer First on 0808 800 4005.

If you would like to seek independent advice on direct payments, there are organisations that can help you:

- Age UK
- Carers UK
- Disability Rights UK
- <https://thinklocalactpersonal.org.uk/>
- <https://www.gov.uk/apply-direct-payments> Scope
- <https://www.moneyhelper.org.uk/en/family-and-care/long-term-care/direct-payments-arranging-and-paying-for-care>

What is a direct payment?

A direct payment is money that is paid to you by Suffolk County Council to enable you to meet your eligible care and support needs in a personalised and flexible way. A direct payment gives you choice and control over the type of care and support that you have instead of the Council arranging this for you.

To support flexibility with your direct payment, we allow for a contingency of up to eight weeks' worth of your weekly direct payment amount at any time. Anything over this must be returned to the Council.

A direct payment is different from the welfare benefits that you may get which are paid by the Department for Work and Pensions (DWP). Direct payment money remains the property of the Council even after it has been paid into your account and it can only be used to purchase goods and services, and to meet outcomes that have been agreed in your care and support plan.

It is not a benefit so it won't interfere with any welfare benefits you might get, and it is not income, so it is not taxable.

Who can have a direct payment?

You can ask for a direct payment if you have had a Care Act assessment that has decided that you have eligible needs that should be met by the Council.

You can also have a direct payment if you are a carer who has had a carer's assessment and have been given a personal budget to meet your eligible support needs.

Can someone else look after a direct payment on your behalf?

Yes. Dependent on your situation there are different ways you can be helped to manage your direct payment.

Nominated Person

You can ask someone you trust (a close family or friend) to be a '**nominated person**', to look after the direct payment money on your behalf. You will need to give us your permission to do this by filling in a "nominated person" form, and this should be written into your care and support plan. You can withdraw your permission at any time.

You **cannot** nominate someone who you are going to employ or who you will use the direct payment to buy a service from

If you do not have a trusted person to nominate but would still want to benefit from support with looking after the direct payment, then you can nominate a **support organisation**.

Authorised Person

If a person does not have mental capacity to manage a direct payment, then the Council can help to identify someone who is willing and able to be an **'authorised person'** to receive and manage the direct payment on their behalf. This would normally be the person's Deputy or Power of Attorney if they have one, or it could be a trusted family member or close friend.

It is important that you remember that even if someone else is looking after the direct payment it is still your responsibility to make sure that the person or organisation is using the money in the right way.

What can a direct payment be used for?

The money is intended to pay for goods and services that help you to meet your care and support needs and the outcomes that have been agreed with you in your care and support plan.

Some examples of how you might do this are:

- employing someone to help you (It is important that you read the information leaflet "Using your direct payment to employ a personal assistant" if you are thinking about using the direct payment in this way)
- using a home care agency to employ someone for you
- paying for a day care service
- paying for leisure activities
- buying equipment to help you live independently at home.

You **cannot** use a direct payment to pay for:

- permanent care in a residential or nursing care home
- normal household expenses such as utility bills, rent or mortgage payments or food
- health services
- gambling
- anything that is illegal
- drugs, alcohol or tobacco
- anything that does not contribute to meeting your needs or achieving the outcomes that you have agreed in your care and support plan.

Finding services in your area

Your allocated social care practitioner will be able to give you some advice on finding services that meet your care and support needs, in your area.

Here are some useful links:

- Suffolk County Council website can also help you find services in your area: www.suffolk.gov.uk and by searching for “Suffolk Infolink”
- You can find out about small local businesses offering various support service here: Suffolk | Small Good Stuff (smallgoodstuff.co.uk/suffolk)
- You can find information on Adult Social care services in Suffolk here: <https://marketplace.suffolk.gov.uk/>
- You can find information on care providers the Care Quality Commission (CQC) website, including care service ratings, inspection reports, standards, and how to report concerns, at www.cqc.org.uk

How is the money paid and how often?

If you choose to have a direct payment we will open a Pre-Paid Card Account. A Pre-Paid Card Account is a specific bank account for you to use for the direct payment.

Our supplier, Allpay will send the Pre-Paid Card to you in the post with details of what to do when you receive it.

The money is paid into the account every four weeks in advance.

Setting up and using a Pre-Paid Card Account

Once your Pre-Paid Card has been set up you will receive a debit card and an account number. You will need to activate it which can be done easily over the phone and we will support you to do this, if needed.

- You can use the Pre-Paid Card to set up direct debits or standing orders to pay for the services that you are using the direct payment to buy
- You can also use on-line or telephone banking to make payments by bank transfers
- You can access your account information at any time using on-line banking
- You can arrange for a trusted person (or people) to hold an additional card for your account – for instance, if they are helping you to manage the direct payment
- You cannot use your card to withdraw cash but can use a cashpoint to get a statement

Contributions towards a direct payment

Social care is chargeable, and **most** people are required to contribute towards their care and support. You will be asked to fill in a financial assessment form using our electronic financial assessment form. You can find it here <https://adultcareportal.suffolk.gov.uk/web/portal/pages/eaf1#h1> If you are unable to fill in the electronic form, please ask us for a paper form.

The outcome of the financial assessment will be one of the following:

- you may not have to contribute towards the cost of your care and support
- you may have to pay towards the cost of your care and support – this is referred to as your ‘contribution’
- you may have to pay the full cost of your care and support plus a small administration fee

If you are getting a direct payment and have been assessed as having to make a contribution towards the cost, you will have to pay this money into your direct payment Pre-Paid Card Account. You should set up a standing order from your personal account to do this.

We will pay you the amount of your direct payment **minus** your contribution.

Your contribution will be reviewed in April of each year, to ensure your contribution remains correct. Please look out for the review letter every year.

What happens next if you decide that you would like a direct payment?

When you decide that you would like a direct payment, your social care practitioner will confirm if it is suitable for you. Once agreed, we will ask you to sign a direct payment agreement. It is important that you understand the agreement that you are being asked to sign. The social care practitioner who is helping you to arrange your care can explain this agreement in more detail to you, if required.

We will send you a letter to confirm when your direct payment has been set up and when the first payment will be made.

Direct payment reviews

We aim to review your direct payment within the first six months of it starting, and then at least once a year after that (but it may be more). If you do not engage with the reviews of the direct payment, it may result in your direct payment being suspended or stopped.

You will need to keep track of your account and the money you spend, and you will need to keep invoices, time sheets and receipts relating to the direct payment.

We will need to see that everything is working well, and that the money is being spent on things identified in your care and support plan.

If at any time we are concerned about how you are using the direct payment, we will arrange for someone to talk to you about this.

If you have spent the money on things that are not in accordance with what has been agreed in your care and support plan, we will ask you to return this money to the Council.

Accumulating money in a direct payment account

One of the advantages of using direct payments is that they are flexible, and you are not committed to spending the same amount of money each week. We allow you to build up a contingency of a maximum of eight weeks' worth of your weekly direct payment in your direct payment account.

We will take back any money that is in your account above this amount, unless there is an exceptional reason not to do so.

If you are using your direct payment to employ staff and you need money to pay for redundancy costs, statutory sick pay or statutory maternity pay please contact the Direct Payment Team on 01473 264853.

If you have concerns related to a direct payment

If you have any concerns about money going out of your account that you are unsure about you should speak to the Pre-Paid Card Account provider in the first instance. If this does not resolve things you should contact the Direct Payment Team on 01473 264853.

If you feel the direct payment amount agreed, is too much or too little, then please speak with your allocated social care practitioner in the first instance.

If you have any questions about what it can and can't be spent on, you should ask the person who is helping you to put your care and support plan together.

If you do not have a current allocated worker and you feel that your care and support plan should be reviewed, you should contact Customer First on 0808 800 4005. Calls are free from landlines and most mobiles

Your care and support plan will be reviewed at least once a year, or sooner if your circumstances change in a way that affects the plan

Ending a direct payment

You should contact Customer First if you wish to end the direct payment.

- Customer First on 0808 800 4005
- Calls are free from landlines and most mobiles

When the direct payment stop, we will ask you or the person who is acting on your behalf, for information about your recent transactions and how much money there is left in your direct payment account.

You will be able to use some of the money to meet any legal liabilities that you may have, such as holiday pay for staff that you employ, or contractual payments to service providers such as a care agency.

We will ask you or the person who is acting on your behalf to return all remaining money to us. We will tell you how you can do this.