Direct Payment

Direct Payment puts you in control of your personal budget, so that you can arrange your own care and support. Enabling you to have more choice and independence about how your care is organised.
Am I eligible?

Direct Payment is available to people (including carers) who qualify* for social care from us and who are either:

✔ aged 16 or over with a physical disability, learning disability, visual impairment, HIV Aids, mental health issues, or within the Autistic spectrum
✔ people over 65
✔ parent/carers of disabled children
✔ carers aged 16 and over

*We have to follow set guidance to work out who qualifies for social care support. To work out just how much support is required, we need to carry out a social care assessment.

To find out more about who can qualify for support, please read our fact sheet ‘Do I qualify for social care support?’

How do you work out my personal budget?

We will ask you to complete a financial assessment form. We will work out the likely cost of your assessed needs and tell you how much we can contribute and how much your contribution will be, depending on your financial circumstances. This is called a personal budget. 

Carers who have a personal budget will not need to complete a financial assessment or make a financial contribution.

Please read our fact sheet ‘Your support costs’

Support plan

We will talk to you about what you want to achieve and the different ways that the personal budget money could be used to support your needs. This will be written down in a document called a support plan. You can choose to take some, or your entire personal budget as a Direct Payment to buy and organise the agreed services yourself or you can ask us to use your personal budget to arrange services for you.

How can I use Direct Payment?

✔ You must use a Direct Payment to meet the social care needs and things you want to achieve written down in your support plan
✔ You must spend your Direct Payment lawfully and in a cost-effective way

Direct Payment cannot be used for:

✘ Anything not agreed in your support plan
✘ Paying a family member or partner living at the same address
✘ Purchasing any local authority in-house services including transport
✘ Purchasing equipment or services provided by health services
✘ Purchasing any housing service or residential care

The law allows the Council to ask you to repay a Direct Payment if it has been used for any of the five items above.

If you would like to try Direct Payment, you should talk it over with your Key Worker and with Purple.

(See page 3)
Who can advise and support me?

Purple is contracted by the Council to provide a Direct Payment support service. They will meet with you and provide a free Direct Payment information and advice visit.

Information and advice

- Financial management and record keeping
- Effective use of banking facilities
- Financial monitoring requirements
- Help with the legal and practical issues of being an employer
- Advice in setting up emergency procedures and back-up cover

They can also assist you with recruitment and employment issues.

Supported accounts

You can arrange to have your Direct Payment paid into a Third Party Supported Account managed by Purple on your behalf. This means Purple carries out financial transactions on your instructions, pays wages directly into your care or support workers’ bank accounts and provides you with a monthly statement of your account. There is an administration charge for payroll services and Third Party Supported Accounts. If you have been assessed as needing support to manage your Direct Payment account the charge can be paid from your Direct Payment money.

Using Direct Payment to employ personal assistants

Some people use Direct Payment to employ their own staff (personal assistants) to provide care and support.

They can help you with parts of your support plan such as:

- personal care (e.g. washing and dressing)
- household tasks
- activities outside the home, such as taking you to appointments and community events

If you wish to employ your own care or support worker, Purple can assist you with recruitment and all employment issues.

If you choose to manage this yourself - it is your responsibility to be aware of, and adhere to current employment laws and register with HMRC as an employer. You will be responsible for all aspects of employment. You will need to be aware of how to manage payments for PAYE, National Insurance and all statutory entitlements for employees.

If you fail to meet your obligations as an employer, your Direct Payment may be ended.

Some people prefer to use private care agencies as this provides some control without the added responsibilities of employing staff. You must be certain that the amount of Direct Payment you receive covers agency fees or be willing to make up the difference yourself.

We do not encourage using Direct Payment to pay self-employed carers and recommend that you contact Purple for advice.

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Stirling House, Denny End Road, Waterbeach, CB25 9QE

01245 392300

cambridgeshire@wearepurple.org.uk

www.wearepurple.org.uk
Using Direct Payment to buy support from companies

Independent providers are companies that provide services such as home care, respite care or day care.

This option means that you get to choose which company will provide you with care and support, rather than us choosing the company for you. You can also have more control over when your care is provided.

If you use a Direct Payment to pay a provider, we will always want to be sure that you are using a provider who offers a good standard of care and is registered with the Care Quality Commission.

Your Key Worker can tell you about the range of providers in your area.

Direct Payment for equipment

Your social care assessment may show that you need a further assessment by an Occupational Therapist to identify what sort of equipment will help you live more independently. Direct Payment for this equipment is a separate one-off payment.

Planning for emergencies

If you receive Direct Payment it is vital that you make arrangements to meet any emergencies; for example, if one of your personal assistants/support workers can’t work. Your Key Worker will discuss your emergency arrangements before your Direct Payment is agreed and can give you a list of agencies who can help you in an emergency. Purple can also help you put together an emergency plan.

If your emergency plans break down, the Council is responsible for arranging services for you to cover the emergency.

You should contact your Key Worker or Customer Services on 0345 045 5202

Direct Payment for carers

If you are looking after someone else in their own home, that is, providing regular unpaid care for a relative or friend, you will be offered a carer’s assessment which will determine if you are eligible for help from us. This is where we look at your needs, together with those of the person you care for, and agree what support we can offer you.

For more information contact Customer Services (see page 7) or speak to your Key Worker.
Exclusions for Direct Payment

Some people are excluded from receiving a Direct Payment by legislation. This includes people who are subject to compulsory measures of care under mental health and criminal justice legislation.


Authorised person to consent and manage Direct Payment

People who lack the mental capacity to express their wishes or preferences about the support they receive can arrange for their personal budget to be paid to a suitable authorised person. This is a trusted person who will make decisions about how the Direct Payment is best used. This can be especially useful for people with severe learning disabilities, head injuries or dementia.

Other options allow individuals to nominate an authorised person to manage payments on their behalf, or to request that the local authority continues to manage the money in accordance with the support plan.

We must be sure that it would be in their best interests to have Direct Payment – and that the authorised person will always act properly.

For more information speak to your Key Worker.

Managing your Direct Payment

We can offer you support to organise your care and manage your Direct Payment. Purple is contracted by the Council to provide a Direct Payment support service, see page 3 for contact details.

If you choose to take Direct Payment for the care and support you need:

1. You must set up a separate bank account specifically for your Direct Payment. This is so that you can easily show how the money is being used.
2. You should pay the money that you contribute towards your care into this same account.
3. You should then pay for your support with the money from this account.

This payment must only be used to pay for your care needs as recorded in your support plan. You will need to provide the sort code and account number of your new bank account so that the Council can pay your Direct Payment into it.

This account must be for the sole use of your Direct Payment, with your name in the account title. It can be a joint account with your agent, but your name (as the person eligible to receive Direct Payment) must be in the account name as well.

Direct Payment cannot be paid into a Post Office account.

Direct Payment is usually paid by the Council, into this account, every four weeks.

Direct Payment agreement

The Directed Payment agreement outlines the terms and conditions of Direct Payment. It is important you read and understand these before signing your Agreement.

You MUST sign and return your Agreement to the Council before any money can be paid into your Direct Payment bank account.

Your Direct Payment is monitored by the Council because it is paid with public money.
FAQs

If I am getting Direct Payment can I change my mind?
You must discuss this with your key worker first. You can decide at any time to stop receiving Direct Payment and arrange to start receiving support from us in a different way.

Will I have to pay towards my support?
Whether you choose Direct Payment or another way of receiving support services, we use the same rules to work out what you might have to pay. Please read our fact sheet ‘Your support costs’.

Can Direct Payment be paid into my current bank account?
**No.** The Direct Payment has to be paid into an account used only for Direct Payment money. Direct Payment is public money used only to pay for social care services. Direct Payment is not an income or welfare benefit.

**NOTE:** Carers will not need to open a separate bank account for their Direct Payment but can choose to have it paid into their own account or paid into their cared for person’s Direct Payment bank account. Carers may wish to do this where they have a joint support plan with the person they care for. Carers must use the Direct Payment for their own needs and not for the cared for person’s needs.

Can Direct Payment be stopped?
The Council stops paying the Direct Payment when:

- people receiving it move away from the area and no longer live permanently in Cambridgeshire
- following the death of a service user
- the Council has reason to believe the Direct Payment is being misused.
- you don’t pay your contribution. There will not be enough money to pay your care bills or care or support worker’s wages

What if my circumstances change?
You must tell us if:

- you need more or less care
- your income changes
- you need to go into hospital
- someone becomes your Power of Attorney

You should contact your Key Worker or call Customer Services on 0345 045 5202.

People receiving Direct Payment can stop it by giving the Council four weeks’ notice, so that alternative arrangements can be made.

Can I access training for staff?
**Yes.** The Council provides free basic training for personal assistants in moving and handling, food hygiene etc. www.cambridgeshire.gov.uk/learntogether/social or call 01223 699 317
How can I get general information?

Customer Services

Cambridgeshire County Council, PO Box 144, St Ives, PE27 9AU
0345 045 5202
careinfo@cambridgeshire.gov.uk

Cambridgeshire County Council
Find information on care, support and wellbeing services.

www.cambridgeshire.gov.uk/careandsupport

You might like to know that almost everyone who chooses Direct Payment decides to carry on using it.