



Direct Payments Frequently Asked Questions

1. What are Direct Payments?

A Direct Payment is the way a person can receive the monies they require to pay for services following a social care assessment. Direct Payments aim to give you more flexibility in how your services are provided. By giving you money instead of care services, you have greater choice and control over your life and are able to make your own decisions about how your care is delivered. People can receive support from Direct Payment support services commissioned by the Council.

2. Is a Direct Payment the same as a Direct Debit?

No, they are not the same. A Direct Payment is a payment made by social services to provide support with your care and support needs. A Direct Debit is an instruction from you to your bank or building society to pay organisations to enable you to pay regular bills such as gas and electricity bills.

3. What is the difference between a Personal Budget and a Direct Payment?

A Personal Budget is a sum of money that is allocated to someone following an assessment to meet their assessed needs.

A Direct Payment is the way in which a person can receive their Personal Budget (or part of it) to enable them to buy their own support.

4. How do I get a Direct Payment?

The decision to award a Direct Payment takes place after an assessment by social care services. This could be:

- ▶ A Needs Assessment under the Care Act
- ▶ An assessment for a child
- ▶ Carer's assessment

If the outcome of the assessment is that a person is eligible for assistance from the Council, you or the person you're looking after have a right to ask for Direct Payments instead of having the service arranged by social care services.

5. What is a Direct Payment agent?

An agent is a person who can manage the Direct Payments on your behalf. This is usually a person's next of kin or a close friend.

6. Can I do what I like with my Direct Payment money?

No, your Direct Payment should be spent on things that will meet your assessed needs as outlined in your Support Plan outcomes.

7. Can I use my Direct Payment to employ a member of my family?

Yes. However there is some restriction on employing a family member with whom you live. This may be possible but you will need to discuss it with the person carrying out your assessment.

8. What can I use Direct Payments for?

Direct Payments should be used to achieve the outcomes in your Support Plan following your needs assessment. As such they could be used for:

- ▶ Care and support to help you live in your own home
- ▶ Support to access activities
- ▶ To access activities that give your carer a break such as respite care
- ▶ A one off payment for something specific, for example a membership fee, or enrolling on an adult education course.

You can use your Direct Payments to access these types of services through agencies or directly employing a Personal Assistant to support you.

9. What can't I use Direct Payments for?

You cannot use Direct Payments for:

- ▶ Anything that doesn't meet your assessed needs
- ▶ Household bills, for example gas or electricity bills
- ▶ An activity or item that exposes you to serious risk from someone else/themselves
- ▶ Anything illegal, including gambling
- ▶ A substitute for Disabled Facilities Grants
- ▶ Long term care in a care home or housing costs.

If you are in any doubt, please check with your Care Coordinator.

10. Will I have to pay a charge or a financial contribution?

You will be expected to contribute towards the cost of the services you use based on your financial circumstances. An assessment will be carried out by the Council's Income and Assessment team to let you know whether you will need to make a contribution or not. From April 2020 there will be some changes to how charges are calculated. Further information will be available nearer that date.

11. Will I have to employ my care worker(s) myself?

Should you wish to employ your own care worker(s), you will be offered the appropriate support from an external provider who will support you in recruitment and the responsibility of being an employer. However should you not wish to employ your own care worker(s), you can choose an agency to provide support for you. If you choose this option you won't have the responsibilities of being an employer as the person giving the care will be employed by the care and support agency.

12. Why are Direct Payments better than care arranged through the Council?

Direct Payments offer you more flexibility and control in arranging your support. It enables you to tailor your support around your specific care needs and allows you to make your own decisions about how your care is received.

13. What happens to my Direct Payment if I go into hospital?

There may be occasions when you require a stay in hospital. Your Direct Payment may continue whilst you are in hospital unless you do not require any support during this period or you need to retain the staff you employ. The Council will give individual consideration to Direct Payments continuing whilst you are in hospital.

14. What happens if I am not able to manage a Direct Payment?

If you are unable to manage your Direct Payment you can ask a relative or friend to act as your agent and manage the Direct Payment on your behalf. Alternatively the Council may ask an external provider to manage your Direct Payments. We call this a third party managed account.

15. If I have a Direct Payment, can I change my mind?

Yes, if you feel you are unable to manage your Direct Payment or change your mind following the assessment you can contact social care services to discuss alternative options to manage your support or increased support to manage your Direct Payments. Please contact the Access team on 020 8379 1001 to discuss what support is available.

16. Are Direct Payments a lot of paperwork?

No. If you choose to receive your direct payment via E-card then the Council will be able to access your account records for monitoring purposes so you will not need to keep paperwork records. However, if you choose to receive your Direct Payment into a bank account then this will require you to keep records of money spent using your Direct Payment. However, this is not dissimilar to managing your own personal finances. If you become an employer and employ a Personal Assistant, there are some additional paperwork but support is available to assist you with this.

17. Will the Direct Payment affect my benefits or tax?

No, a Direct Payment is not a welfare benefit; it will not affect any benefits or pensions you receive and are not taxed.

18. How long will it take to receive my Direct Payment?

Your Direct Payments should be in place within 3-4 weeks of your Support Plan being agreed.

19. Will my Direct Payment increase over time to allow me to continue to buy the same services, if their prices increase?

The Council makes a decision every year over whether they will award inflation with any increase to take effect on the 1st April each year. If you are having difficulties being able to afford to purchase services due to the complexity of your needs, you should discuss this with your Care Coordinator.

20. If I wish to employ my own staff, how will I find suitable people?

You can look on Enfield's Marketplace where there is a link to a Personal Assistant register where you can search and choose your own staff. You can also place an advert on the PA register or advertise in the local newspaper. Support may be available to help you recruit, select and employ your staff including job descriptions, interviews and contracts of employment.

21. If a person is employed to provide care for a vulnerable person, should they have a Disclosure and Barring Service check (DBS - formerly CRB check)?

A DBS check will highlight if people have convictions which may have a bearing on their suitability for being a care worker. The Council can provide you with information on how to go about making checks on individuals you wish to employ. Individual Direct Payment employers cannot apply for DBS checks on other individuals however they can access DBS checks through certain organisations. We also recommend that employers take up employment references as part of the recruitment process.

22. Would you advise that any service I purchase provides me with a contract for its services?

Yes. It is essential that you are given a contract for any services you purchase as this should clearly define the terms and conditions of the service being provided.

23. When using my Direct Payment to purchase care and support, do I need to share any risks with the agency or PA that I have chosen?

Yes. If you think there are possible risks in providing care to yourself or the person you are acting as agent for, you should share this information where necessary. It may be that you have a formal risk assessment that you can share. If you are using a care and support agency, it is the responsibility of the organisation to carry out a risk assessment to ensure they can safely meet your needs.

24. Can I save up my Direct Payment over a period of several months, or even into the following year, to cover a large one-off payment, a holiday or contingency to cover unforeseen problems?

As your Direct Payment is paid to help you meet your care and support needs, it is unlikely that you will be able to save your Direct Payment over a long period of time as this will mean that you are without care that we have assessed you as needing. However it may be possible to make some small savings to your Direct Payments to pay for an outcome clearly identified in your Support Plan.

25. If I employ my own staff, will I be supported to provide training for them?

As an employer you are responsible for ensuring that your staff are appropriately skilled and trained. Some training provided by the Council for its staff is also offered to external organisations as well as those employing PAs. You may also need to arrange additional training in some specialist areas. You should discuss this with your Care Coordinator.

26. If there were a safeguarding issue, who would be responsible for carrying out any investigations?

It is the responsibility of the appropriate social care team to carry out any safeguarding investigations. Any safeguarding concern should be reported immediately either to the social care team responsible or on the Enfield Abuse Line: ☎ 020 8379 5212.

27. What should I do if I run out of money or I incur additional costs due to changes in legislation, etc.?

You should either contact your Care Coordinator or the Access Team on ☎ 020 8379 1001 for advice and guidance.

Where can I get more information?

For more information or for a copy of the following factsheets, visit our website www.enfield.gov.uk/adultsocialcare or phone ☎ 020 8379 1001.

- ▶ DP01 Direct Payments
- ▶ DP02 Enfield E-card
- ▶ DP03 Carers Direct Payments

We want to hear from you if you have a comment, compliment or complaint. Please contact us on: ☎ 020 8379 1001 or pick up a leaflet at Council buildings or visit: www.enfield.gov.uk/adultsocialcare