

# Adults & Children's Direct Payment Guide



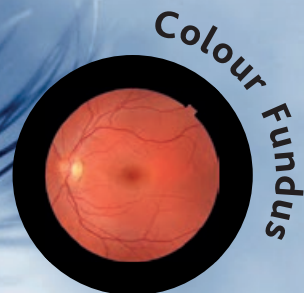
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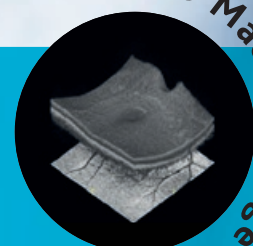
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There is a range of information to help you decide if direct payments are the route for you, including:

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# Adults & Children's Direct Payment guide

## What are Adults & Children's services Direct Payments?

A Direct Payment is a payment of money from the Council to either a resident in need of care and support, or to someone else acting on their behalf. The Direct Payment is to pay for the cost of arranging all or part of the support. The Council will make a Direct Payment instead of arranging or providing any services itself, if a resident wishes so.

More and more people are choosing to take a Direct Payment because it helps them to become independent by giving them more choice and control over their care.

Read on to find out how taking control of your own care and support can help you get on with your life.



# Who can have a Direct Payment?

Residents who can get an Adults'/Children's services Direct Payment include:

- People with disabilities aged 16 or over
- Older people who need help to live at home
- People with learning disabilities
- People who use mental health services
- Carers aged 16 or above for their own care needs as carers
- Parent of a child with a disability

You can have a Direct Payment if you have been assessed by a Council Care Manager or Social Worker and it has been agreed that the Council will provide you with care and support to help you live at home. The Council uses national eligibility guidance to decide whether you are eligible for support.

If the Direct Payment is for an **adult**, you can arrange an assessment by contacting the Croydon Adults Support team. You can email [CroydonAdultSupport@croydon.gov.uk](mailto:CroydonAdultSupport@croydon.gov.uk) or call 020 8726 6200.

If the Direct Payment is for a **child**, please contact the Single Point of Contact (SPOC) team by emailing [OLALACNotifications@croydon.gcsx.gov.uk](mailto:OLALACNotifications@croydon.gcsx.gov.uk) for an assessment.

Your Care Worker/Manager or Social Worker will give you a care and support plan that will set out what help the Council will support you with, and how much you can spend on your support.

Before you receive any money you will need to sign a Direct Payments agreement. By signing this you agree to follow the rules for using your Direct Payment set by the Government and by the Council.

# Will I have to pay towards my care and support?

**Children's Services** - There is no financial assessment for children's Direct Payments, financial assessment comes into place when a young person turns 18 years old.

**Adults Services** - Depending on your personal finances you may have to pay a contribution towards the cost of your care and support. These contributions will have to be paid by you and will usually be deducted from the Direct Payment money the Council gives you.

You will need to have a financial assessment done by the Council to work out whether, and how much you have to pay towards your care.

You may also choose to buy additional care and support from your own money by topping up your Direct Payment.



# How is my Direct Payment paid to me?

There are three ways that we can pay you your Direct Payment for adults:

**Virtual Wallet** - We are going to introduce an online account that helps you manage your money and pay for services. It's like going on any online retailer and lets you manage your Direct Payment without having to keep lots of paperwork. Either you, or someone else who helps you can manage your account.

The benefits of using Virtual Wallet include:

- Safe and secure – it is a tried and tested system for managing care services
- No paperwork and other red tape – you won't need to collect receipts and complete the quarterly returns you would have to complete if you use a bank account (please remember to retain any paperwork needed for HMRC purposes)
- Provider payments – payment to your providers are made by the Virtual Wallet system and are easy and reliable
- Protection from debt – the system prevents you from spending more money than you have and lets the Council know if providers put up their charges
- Protection from fraud – the system protects both you and the Council from fraud

We will write and let you know when this facility is available.

**Pre-paid card** - We can give you your Direct Payment on a pre-paid card that works just like a debit card. This is an online account without a cheque book facility, you make online transfers as payment and can monitor your transactions. All evidence of payments needs to be kept for a minimum of one year for audit purposes.

**Personal Account** - A separate bank account opened by you. You can pay care providers directly for the services you choose, but you will have to keep accurate records of all of your spend and save your receipts. You will need to keep copies of all receipts and complete a return to the Council every three months.

Children's Personal Accounts are by special arrangement only.

# What can I spend my Direct Payment on?

You can spend your Direct Payment on anything that meets the needs that the Council has agreed to fund and set out in your care and support plan. Depending on your care plan they can be spent on help and support with:

- Eating and drinking
- Washing
- Going to the toilet
- Maintaining your home
- Staying safe at home
- Meeting up with friends and family
- Getting out and about such as running errands, going to the shops or to medical appointments
- Caring responsibilities
- Support to take medication
- Support to manage finances
- Short stays in residential care and short breaks
- Local activities for children

Some people will employ a Personal Assistant, or in the case of a child's Direct Payment, a parent employing a Personal Assistant to help them with some of these activities.



Direct payments **cannot** be spent on:

- Anything illegal
- Anything that will harm a person's health, safety or wellbeing
- Paying for day to day living such as food, drink, fast food takeaways, etc.
- Paying for alcohol, tobacco or gambling
- Paying for anything that other Council services or statutory organisations provide, for example the NHS
- Paying any rent or household bills e.g. gas, electricity
- Permanent residential or nursing care
- Paying for services directly from the Council, except in special circumstances
- If someone receives a Direct Payment through a Council provided pre-paid debit card they are not permitted to use cashback facilities or withdraw cash from an ATM
- Services provided by a close family member who lives with you, unless this is agreed by the Council

You can discuss your ideas first with your Care Worker/Manager or Social Worker who can help you decide what care and support you want to buy.

# Using an Agency to provide your care and support

You can use an agency to provide your care and support. Agencies will include private care companies, charitable organisations and high street organisations such as a gym membership.

The agency will provide you with the care and support services you want to buy. Depending on your circumstances, and the choices you want to make, you might use a number of agencies to provide you with different services. The agency will send you an invoice and you will pay it from your Direct Payment account.



# What is a Personal Assistant or PA?

Most people will spend their Direct Payment on paying for services from a care and support agency. Depending on your circumstances you can instead choose to employ a Personal Assistant, usually known as PA, who will give you support. Because you employ them, you are in charge of your PA and the work they do for you. A PA puts you in control.

You choose:

- Who you will have work for you
- What time of day they will help you
- Which tasks they do and when
- Where the help is given (at home or somewhere else you want to be)
- How things are done

Direct Payments enable you to employ anyone, except your husband, wife or partner, or close relative who lives with you unless you have special permission. It's important to think carefully about who to employ. There can be good reasons for not employing family and friends. Try to talk to other disabled people who employ PA's, or to your direct payments advisor or social care staff before making up your mind.

# Employing someone to be my Personal Assistant might be complicated, can anyone help me?

It is important to think carefully about who to employ and how you choose someone to be your PA. Employing a PA also means that you become responsible for paying your PAs taxes, National Insurance and pension contributions.

But you don't have to work out everything for yourself. A Personal Assistant Support Service will help you to:

- Find and recruit a PA
- Link up with a payroll service who will organise your tax and other requirements
- Organise employer's liability insurance
- Organise employment checks such as references and Disclosure and Barring Service (DBS) checks
- Set up employment contracts
- Budgeting

The Croydon PA Support Service will help you find a PA and help you with being an employer.

# Can I have a mixture of Direct Payments and services from the Council?

Yes. Some people will use a mixture of services arranged by the Council and services bought by a Direct Payment. For example, the Council might arrange for you to take part in an activity at a centre on some weekdays, but on other days, and at the weekend you might use your Direct Payment to take part in other activities.

## Any other queries?

If you have any other questions about **Adult Social Care**, please contact the Croydon Adults Support team [CroydonAdultSupport@croydon.gov.uk](mailto:CroydonAdultSupport@croydon.gov.uk) or call 020 8726 6200.

If you have any other questions about **Children's Social Care**, please contact the Single Point of Contact (SPOC) team [OLALACNotifications@croydon.gcsx.gov.uk](mailto:OLALACNotifications@croydon.gcsx.gov.uk).

If you have an urgent child protection matter needing immediate attention, call 020 8255 2888

**Please remember, if a person is in immediate danger call 999.**



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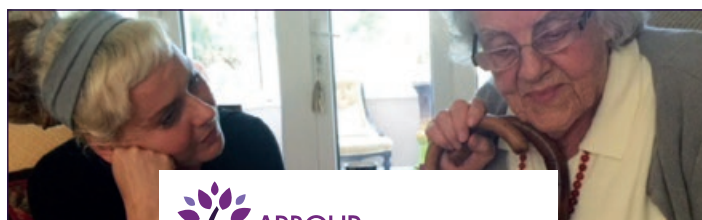


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