

Direct Payments

What you need to know about direct payments, and important considerations

Direct Payments - Important Considerations

What is a Direct Payment?

If you have been assessed by adult social care as being eligible for care and support, you might also be entitled to help to pay for your care and support. A person will be asked to fill out a Financial Assessment to see how much they can afford to contribute towards their care. Depending on the type of care support that you require, you might be offered a Direct Payment to use to pay for this care.

Is there a Benefit to having a Direct Payment?

With a Direct Payment, you have more freedom and control over your care. A Direct Payment allows you to choose who provides your care for you.

What can I spend the Direct Payment on?

You can only use your Direct Payment to pay for things that were agreed as a part of your care plan. This may include:

- Help with daily living or personal care
- Buying services from a care agency
- Arranging short breaks and respite care
- Day activities

How will I receive my Direct Payment?

There are two main ways that you could receive your Direct Payment; a Direct Payment Card or a Direct Payment Managed Account.

1. Direct Payment Card

A Direct Payment Card is like a bank debit card, but it can only be used to pay for your care. You can use it online and in shops, but you cannot use it to withdraw cash. You will need to be able to remember a four-digit PIN number to use the card. Buckinghamshire Council adds your allowance of money to your card account every four weeks.

2. Direct Payment Managed Account

If you choose a Direct Payment Managed Account, your money will be managed for you by another organisation that Buckinghamshire Council commissions. You will still be able to arrange your own care, but the third party will help you to

arrange your own care, but the third party will help you to manage the financial aspects of your Direct Payment.

Can I pay for a Carer who does not work for an Agency?

Yes. You can pay someone who is self-employed to be your carer. However, if you do this, you will be employing your own staff. This means that you must comply with the relevant employment legislation and be aware of any changes which may affect you. Buckinghamshire Council offers an employment 'health check' to help you with this.

Do I have to have a Direct Payment?

No. Although Direct Payments give you choice and control over your care and support, you also need to be confident managing the payment and arranging your care. If you prefer, you can decide not to have a Direct Payment and can ask Buckinghamshire Council to arrange your care for you; however this may mean that you do not have as much choice about your care

Example 1:

Mr. Waite was assessed as being eligible for care and support for three days a week. The support was for his mobility as he had a fall and he needed help to get out of the house. He was offered and accepted a Direct Payment Card.

Mr. Waite researched available care and he chose the care company that he felt would be able to meet his needs most effectively. He was confident using the card to pay the care firm who also ensured that all employer regulations were met.

Example 2:

Mrs. Baker had retired and had been assessed as being eligible for two days' attendance at a day service. Mrs. Baker was confident arranging her own care but had always found it difficult to manage her finances.

Mrs. Baker was offered, and accepted, a Direct Payments Managed Account. This allowed her to arrange her own care, but the third party managing the account looked after the financial side of her support.

Example 3:

After Miss. Brown's relatives had noticed that she was becoming increasingly confused, she was diagnosed with early on-set dementia. She was assessed as being eligible for daily care and support to enable her to remain in her own home

As a result of her dementia, Miss. Brown was no longer able to manage her finances or her day-to-day affairs effectively. After discussions with Miss. Brown, it was agreed that a Direct Payment would not be appropriate and the council took responsibility for arranging and paying for her care for her.

Where can I find out more about Direct Payments?

To find out more about Direct Payments, contact First Response & Short-Term Intervention:

 Call: 01296 383204

 Email: ascfirstresponse@buckinghamshire.gov.uk



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How to contact us


Adult Care Services

To get more information about adult social care services you can:


-  Go online: buckinghamshire.gov.uk and click on 'Care for Adults'
-  Call: 01296 383204

Are you worried about somebody?



If you or someone you know is at risk of abuse or neglect:

-  Call: 0800 137915 (24 hours a day)

If you would like to give us feedback

-  Go online: Please complete the online form at buckinghamshire.gov.uk

If you prefer you can:

-  Call: 01296 387844
-  Email: complimentsandcomplaints@buckinghamshire.gov.uk