

### FACTSHEET 1 -OVERVIEW OF DIRECT PAYMENTS

#### Introduction

The overall aim of adult care and support is to help people meet their needs to achieve the outcomes that matter to them in their lives and which in turn promote their wellbeing.

If you have been assessed by the Council as needing care and support and you are eligible for help from the Council, a support plan will be agreed with you, and you will be allocated a weekly personal budget.

A personal budget is the weekly amount of money the Council calculates you will need to be able to pay for the care and support you need, and has been recorded in your support plan.

How you choose to receive your personal budget is up to you. If you wish, the Council will manage these funds for you and purchase your care and support from a care provider for you.

Alternatively, the Council will pay your personal budget to you and you will be able to organise and manage your own care and support and be able to pay for it. This is known as a Direct Payment.

### What are the benefits a Direct Payment?

A Direct Payment gives you control as well as flexibility over what care and support you have and when you have it.

This means that you can organise your care and support according to how you feel this works best for you, and you would not be limited to the care providers the Council works with.

A Direct Payment could allow you to employ your own Personal Assistant, often referred to as PA's.

The benefit of employing a PA is that you will have direct control over the tasks they complete for you and when and how they do it.

You may already know someone you trust, who understands your needs, who speaks your language, who shares your interests who you would prefer to employ to provide your care and support. If not, you can be supported to find a PA.

Either way, a Direct Payment places you in control and allows you to be innovative, as well as flexible, in deciding how your care needs are best met.

For more information, ask your Social Worker about Direct Payments and how you could benefit and they will be able to talk this through with you.

# What can I spend my Direct Payment on?

Your Direct Payment must be spent on meeting your care and support needs agreed with you and recorded in your support plan. How you use your Direct Payment is up to you, but you will need to show how you have met your agreed care and support needs recorded in your support plan.

#### How much money will I get?

The amount of your weekly personal budget depends on your level of need and the support you require. Your Social Worker will let you know what this is once your support plan has been agreed with you.

# Will I have to pay anything towards the cost of my Direct Payment?

Unlike the NHS, Adult Social Care services are not free and you may be required to pay towards the costs of your care and support. Our Financial Assessment team will be in touch with you to arrange a financial assessment of your ability to contribute and will let you know if you need to.

Having a Direct Payment does not affect any benefits you are entitled to.

### How will I receive my Direct Payment?

The Council will arrange a pre-paid card account for you, which works in the same way as a debit card account with a bank.

Every four weeks the Council will pay its share of

your personal budget into this account, and you will need to pay your share, if any, to the same account either weekly or four-weekly, whichever suits you best.

However, if a 3rd party organisation manages your Direct Payment for you, we will pay the full amount of your Direct Payment to them and invoice you for your contribution.

Like an ordinary debit card account, you can use your pre-paid account to make on-line or in-store purchases and set up direct debits if you have regular payments that need to be made.

You cannot use your account to withdraw cash and there are some restrictions to prevent the payment of things not related to your support plan, e.g. gambling.

# Can I ask someone to help me with my Direct Payment?

Yes, you can nominate someone provided they agree to receive the money and manage this on your behalf. This might be a relative, friend or someone else that you trust.

If someone lacks capacity, the person authorised under the Mental Capacity Act 2005 to make decisions about the adult's need for care and support can also request a Direct Payment for the adult with care and support needs.

# What support will I get if I choose to have a Direct Payment?

There is a range of factsheets provided by the Council. These can be found on our website or you can ask your Social Worker or our Direct Payments team to provide these to you.

There are some independent organisations too, who provide useful information as well as guidance for people receiving a Direct Payment.

Our Direct Payments team will support you in setting up your care arrangements and make sure you have everything in place. From time to time, they will check things are running smoothly and that you are managing your care and support, as well as your personal budget effectively.

For more information, email **DPTeam@newham.gov.uk** or visit **www.newham.gov.uk/directpayments** Reviewed on 08/07/2022

#### Their contact details are:

Direct Payments team London Borough of Newham Newham Dockside 1000 Dockside Road London E16 2QU

Tel: 0203 3373 4061 Email: <u>DPTeam@newham.gov.uk</u>

#### **Examples of Direct Payments**

#### Sally's Story

Sally's care had been organised by the Council but she found the times the carers arrived didn't suit, limiting her ability to be active with a local club she had attended for several years.

Sally found a care provider who was able to be flexible and arrange her care around her lifestyle and interests. Sally asked for a Direct Payment and now uses this to pay her new care provider with whom she has built a good relationship.

Sally is very pleased with this because it has given her the ability to choose her care provider and have a much greater choice in how and when her care is provided.

#### Mohammed's Story

Following his care assessment, Mohammed asked for a Direct Payment. His neighbour had recently trained to be a personal assistant and because they had shared interests and hobbies, Mohammed felt that by employing his neighbour who he trusted, that this arrangement would be much better for him than a Council arranged service.

The Council was satisfied Mohammed could manage a Direct Payment and that he understood his responsibilities as an employer, and agreed to a Direct Payment.

Mohammed is very pleased with this because his neighbour can be flexible and because of their shared interests and hobbies, they have a lot in common which Mohammed really enjoys.