

Managing your Direct Payment

This factsheet tells you how we help people over the age of 18 to manage the Direct Payment they use to meet their eligible care and support needs. This includes care and support for adults, older people, people with a learning disability and people with a mental health problem. We also provide support for carers, and for families with a disabled young person (as part of them moving to adult care and support).

‘Care and support’ is the help some people need to live as well as possible with any illness, disability or impairment they may have. It can include help with things like washing and dressing yourself, preparing and eating meals, getting out and about and keeping in touch with friends and family.

This is one of a range of factsheets about care and support in Sheffield (details on page 6).

Introduction

If you have eligible care and support needs, and there is no one available to help with those needs, your social care worker will help you create a Care and Support Plan that identifies how your needs can be met and the outcomes you want to achieve.

There are more details about how we assess your eligible care and support needs, and how we plan your care and support, in our factsheets (details on page 6).

If your Care and Support Plan includes a Direct Payment we will arrange for this to be paid into an account monthly, and give you advice on how to manage your payment. You can use your Direct Payment to employ a Personal Assistant, or to buy services from an organisation that we do not have a contract with.

You will need to manage your Direct Payment, or ask someone else to manage it for you like a relative or close friend. We will pay for a money manager to help you if you need help to manage your Direct Payment and you have no family or friends available to help you, and you do not want the Council to arrange your care and support.

Setting up your Direct Payment

You, and anyone you want to help you manage your payment, will need to sign an agreement to say you will manage the money according to the agreement, and that you'll spend it on the services described in your Care and Support Plan.

Under the agreement you will need to keep records for your Direct Payment and submit details of your spending to us.

You will need to open a new bank or post office account to receive your Direct Payment. We can help if you need support to open an account. You should only use this account to manage your payment. Before you open an account, check with the bank or post office that it will take payments through the Banks Automated Clearing Service (also known as BACS), as this is how we will pay your Direct Payment into your account. Your account should allow you to make payments by cheque and by direct debit/standing order.

If you choose an account that charges a fee you will need to pay this from your own money. You will also need to pay any account charges from your own money, for example if the account is overdrawn. If you get interest or a reward on your Direct Payment account, this must be used towards the cost of your services.

Your Direct Payment is paid monthly. However, if your Care and Support Plan includes any services that you have to pay for in full at the start we will pay this into your Direct Payment account.

We will complete a financial assessment to work out how much you can afford to pay towards the cost of your care and support. The general rule is that you either pay for the total cost of your care and support, or you contribute what you can afford and we pay the rest. We will then pay a monthly amount into your Direct Payment account, less any contribution that you make towards your care and support. You will have to pay your contribution into the account each month, or weekly if you prefer. There are more details on this in our Paying for your Care and Support at Home factsheet (details on page 6).

Using your Direct Payment

Our Planning and Organising your Care and Support factsheet has lots of useful information about organising your care and support and making good buying decisions, to help you to plan how you can meet your eligible care and support needs. If you want to use your Direct Payment to employ a Personal Assistant (PA) you'll also find lots of advice and information in our PA Handbook. There's more detail on all our factsheets on page 6.

You should only spend your Direct Payment on things that have been agreed in your Care and Support Plan, or similar items that meet your eligible care and support needs. You must not spend your Direct Payment on

- any activity that is illegal
- any activity that puts you or others at risk of serious harm
- drugs, tobacco or alcohol
- gambling (like horse racing, bingo or lottery tickets)
- support from a service that you own or benefit from financially (this would be a conflict of interests)
- personal debts, bills or loans
- bank charges
- mobile phone charges
- gifts
- rent or housing costs
- food, heating or lighting
- general household or living expenses
- clothing or jewellery
- holidays
- building/landscaping works, or equipment or an adaptation which you could get from other places, such as the NHS or our Equipment and Adaptations Service
- payments to buy or look after ordinary household items, unless this is clearly agreed in your Care and Support Plan
- free services such as dentistry, eye care or health care.

In line with the Direct Payment Regulations, we will only allow you to employ a family member who lives with you as your Personal Assistant in exceptional circumstances.

Before you use your Direct Payment to buy or rent equipment talk to your social care worker about other funding you could apply for to help pay for it, such as a Disabled Facilities Grant, or help available from our Equipment and Adaptations Service.

If you don't spend your Direct Payment properly we can take action to recover money you've misspent directly from you.

Keeping records for your Direct Payment

You, or the person who manages your Direct Payment, will need to keep records of how you spend your Direct Payment. We will check that you're managing your payment well and spending it to provide the services described in your Care and Support Plan. We will ask you to provide copies of account statements, receipts, invoices, staff wage records or ask you to complete a financial monitoring form.

We'll also check you're paying your contribution into your Direct Payment account.

There are examples of how you can provide records at the end of this factsheet.

Wherever possible you should pay for things by cheque, account transfer or internet banking, so that you have a record of how you spend your money. You need to keep receipts for each time you pay for things in cash, for example taxi fares. We don't ask you to send these to us regularly, but we can ask to see them at any time. Other government organisations such as HM Revenue and Customs (HMRC) can ask for these records for up to seven years after the payment.

We start by checking your how you're managing your Direct Payment every three months, but this could reduce to every six months in future.

If your situation changes

When you sign the Direct Payment agreement form, you agree that you will let us know if your situation changes. You should inform us if you change your name, address, bank details or if you're planning to leave the country (for example to go on holiday) for more than three weeks. You should contact us if you no longer need our support, or your needs change (for example if you have a fall). You should also contact us if have problems with your finances, or you begin to struggle to manage your payment.

If you have more than four weeks' worth of money in your Direct Payment account, and you're not saving this for something that you need for your care and support, we will ask for this back. We will contact you to ask about the money, and then send you an invoice so that you can pay the money back.

After your care and support is in place

We will check with you that your plan is working and meeting your needs. We will check how you're managing your Direct Payment within the first three months.

At least once a year we will review and reassess your care and support needs, and check if your current plan has helped you with what we had planned and if not how this can be changed. After your review your Direct Payment may end, or reduce, if you have less eligible care and support needs. There's more information about this in our Reviews factsheet (see page 6).

Dealing with any problems

As part of creating your Care and Support Plan, your social care worker will help you to plan for any problems (also called contingency arrangements), such as if your carers do not turn up, or if your PA is unable to support you due to illness.

If you have a Direct Payment, your social care worker will help you work out how much money is needed to cover these costs. This is called your contingency money. If you later have a problem and need to use your contingency money, you can contact us on **0114 273 5985** to explain why you need this money. The contingency money will then be paid into your account within ten working days.

Ending your Direct Payment

If you don't follow our guidance on managing your Direct Payment we may need to end the Direct Payment and organise your care and support for you.

When your Direct Payment ends we'll contact you to reclaim any money you've not spent.

You can also contact us if you feel you no longer want a Direct Payment, or if your situation improves and you think you no longer need care and support.

Tell us what you think

If you have a question or problem with managing your Direct Payment contact our Customer Accounts Team. Call (0114) 273 6716 or 273 6717, or email accounts.recovery@sheffield.gov.uk

If you have a suggestion, comment or complaint about any council service you can tell us what you think:

- Telephone: (0114) 273 4567.
- Website: www.sheffield.gov.uk/tellus
- Write to: Customer Services,

Sheffield City Council, Town Hall, Pinstone Street, Sheffield S1 2HH.

Where can I get more information?

If you have a question about this factsheet, want a printed copy to be sent to you, or want to speak to someone you can contact us. Factsheets can also be supplied in alternative formats and other languages on request.

- Prevention and enablement
- Getting care and support
- Help for carers
- Children's Transition to Adult Social Care
- Independent Advocacy
- Planning and organising your care and support
- Help with travel
- Paying for your care and support at home
- Paying for your care and support in a residential or nursing home
- Managing your finances
- Managing your Direct Payment
- Disability Related Expenditure
- Deferred Payments
- Personal Assistant Handbook
- Reviewing your care and support

Contact us

- Email: adultaccess@sheffield.gov.uk
- Telephone: 0114 2734908
- Write to: First Contact, Howden House, Union Street, Sheffield, S1 2SH

Providing financial records

Our Customer Accounts Team will write to you to explain what information we need to check how you are managing your Direct Payment. We start by checking your account every three months, but this could reduce to every six months in future. You, or the person managing your Direct Payment, can provide these details by sending us a signed copy of your account statements. Or you can complete a Financial Monitoring Form.

Sending copies of your account statements

This example shows you how to send us your account statements so that we can see how you have spent your Direct Payment.

You can ask the bank or post office to send you an account statement regularly.

Step 1: Your spending details

If you know your CareFirst number please write this together with your name on each page of your statement. Write on the statement what each item is. If you don't want to write on your statements just include a separate piece of paper.

Your CareFirst number is shown on every letter that we send you.

Mr A Smith
1 High Street
Sheffield
S1 1AA
Account Number: 12345678
Sort Code: 01-23-45

Your Bank

Date	Details	Withdrawn	Paid In	Balance
01 Jan	Interest		£0.15	£100.15
04 Jan	Cheque 001			
07 Jan	Cheque 002			
21 Jan	Bank Transfe			
31 Jan	Bank Transfe			

Mr A Smith
1 High Street
Sheffield
S1 1AA
Account Number: 12345678
Sort Code: 01-23-45

Adam Smith, 399699

Date	Details	Withdrawn	Paid In	Balance
01 Jan	Interest		£0.15	£100.15
04 Jan	Cheque 001 <i>Payroll</i>	£27.55		£72.60
07 Jan	Cheque 002 <i>Wages</i>	£32.00		£40.00
21 Jan	Bank Transfer <i>Direct Payments</i>		£55.00	£95.00
31 Jan	Bank Transfer <i>Contributions</i>		£10.00	£105.00

Step 2: Send the statement to us

Send the statement to us in the pre-paid envelope we provide.

We will photocopy your account statement and send it back to you.

Example of how to complete a Financial Monitoring Form

Example of how to complete your Financial Monitoring

Below is an example of how you should complete your financial monitoring form. If you have any questions or need any help completing your financial monitoring form, please contact the Customer Accounts Team on: 0114 2735397

Monitoring start date	Opening balance of your Direct Payment account
01/01/2014	£100

The first day of this monitoring period

The balance at the beginning of this monitoring period

Money paid into your direct payment account

Date	Transaction details	Money paid in
02/01/14	Direct payment SCC	£100
02/01/14	Contribution (4 x £25 per week)	£100
01/02/14	Direct Payment SCC	£100
02/02/14	Contribution (4x£25 per week)	£100

The date that the payment was made into your account

What the payment is, for example your personal contribution

How much the payment was for?

Money paid out of your direct payment account

Date	Transaction details	Money paid out
03/01/14	PA Wages	£100
04/01/14	Payroll	£50
03/02/14	Respite (3 nights)	£200
05/02/14	Tax (HMRC)	£25

The date that the payment went out of your account

Details of what the payment was for, and who the payment was to, for example HMRC

How much the payment was for?

Monitoring end date 26/02/2014

The last day of this monitoring period

Closing balance of your Direct Payment account £125

The amount of money in your account at the end of this monitoring period

Signature

Please sign here.

Use the bottom section of the form to tell us about any outstanding bills or un-cleared cheques that are due to leave your account soon.