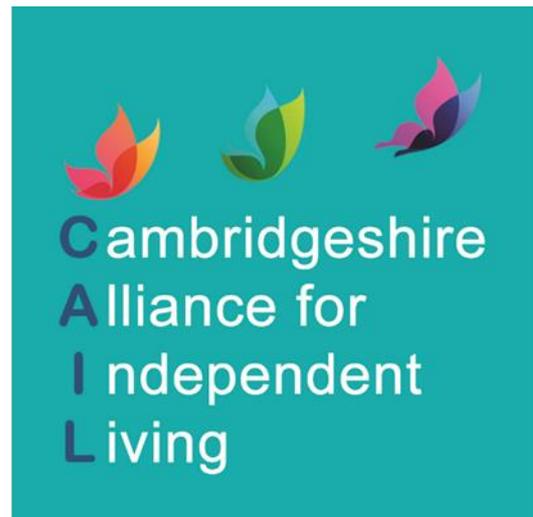




## An Introduction to Direct Payments



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## What is this workbook about?

This workbook is about Voices4Choices, a project from Cambridgeshire Alliance for Independent Living (CAIL), and Direct Payments.

It is designed to give you information about:

- The Voices4Choices project
- Direct Payments
  - Aiming to help you understand Direct Payments better.
  - Introduce the services available to support people with Direct Payments
  - Provide the tools needed to shape care and support individuals

# Voices4Choices

Voices4Choices was about improving knowledge and awareness of Direct Payments across Cambridgeshire. CAIL believes that with the right support individuals will have increased confidence and ability to make informed decisions about their care.

Voices4Choices was also about learning from peoples lived experiences of Direct Payments – what are the highlights, the benefits, the low points and frustrations? How can things be done better? The experiences that people shared with us were used to create a 'Library of Lived Experiences'. This is intended to help people who are new to Direct Payments, or are maybe thinking about using them, gain a clearer idea about what Direct Payments actually are from a more personal and individual perspective.

This Library is available on our website until May 2019 at:  
<https://cail.org.uk/voices-for-choices/library-of-lived-experiences/>

After May 2019, the Library will be available will be available through a variety of other organisations, including Cambridgeshire County Council. If you would like to get in contact with Cambridgeshire County Council regarding Library of Lived Experiences then please email:  
[partnership.boards@cambridgeshire.gov.uk](mailto:partnership.boards@cambridgeshire.gov.uk)

The Library is also intended to be used as a resource for professionals, researchers and academics that would like to understand more about the Direct Payment process from an individual perspective.

This project was funded by the Esmee Fairbairn Foundation and was run by Cambridgeshire Alliance for Independent Living.

## What is Direct Payment?

A Direct Payment is one way for you to receive the funds for the care and support that you, or someone that you care for, needs, in a way that gives you greater flexibility, choice and control.



What that means is that if Cambridgeshire County Council agrees that your care needs can be met in a certain way then they will give you a personal budget that is designed to meet this need.

The County Council can fund support in one of two ways, the first being that the council organises the services you need for you.



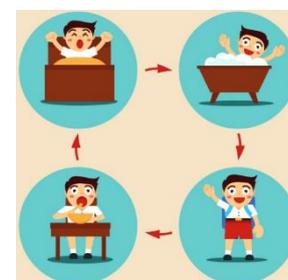
Or they can provide you with a Direct Payments which means that you organise your own care and support yourself.

Or sometimes a combination of the 2.



The benefits of organising your own care and support are that you get the choice in selecting the products and services that meet your specific needs.

What this means is that if you need support with your personal care in the morning (e.g. getting up, washing and dressing etc.), you can make the choice of who you want to do that for you rather than just have someone you don't know turning up on your doorstep every morning.



You can hold an interview process where you find out someone's background, their training and whether you actually get along on as people. Obviously, these are people that are coming into your home and doing things which are very personal, so it is important that you do get along.

Direct Payments, as the name suggests goes directly into your bank account and you can spend it on the care that you want in the way you'd like (as agreed between you and the County Council).



It is worth noting that you must have a separate bank account for this. However, the County Council are considering other options that will hopefully make that process easier.

## Who is eligible for Direct Payments?

Eligibility is determined once someone has had a local authority assessment that has shown they have support needs.

People who may be eligible includes:

- Those aged 16 or over who:
  - Have a physical disability
  - Have a learning disability
  - Have a visual impairment
  - Have tested positive for HIV
  - Have mental health issues
  - Are on the Autistic spectrum
- People over 65 years old
- Parent/carers of disabled children
- Carers aged 16 and over

If you, or someone you know, falls into one of these categories and are struggling with getting the right care and support, then Direct Payments may be an option.



## What can I use a Direct Payment for?

Following an assessment by Cambridgeshire County Council, you and your social worker develop a support plan which will outline what you can spend the money on to provide you with the support that you need.



The support plan is based around you and your needs, so the list below includes examples of what some people have been able to do but is not exhaustive.

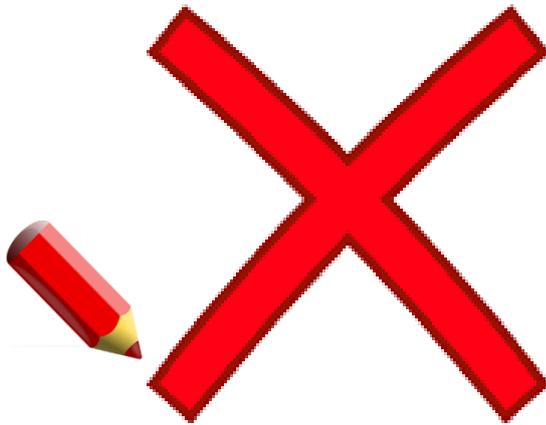
Direct Payments may be used to:

- Employ a personal assistant to provide personal care – this can include such things as getting up, washed and dressed, cooking a meal, helping with shopping etc.
  - This can include people with epilepsy employing someone with specialist training that will administer the correct care during a seizure.
  - When employing a person you will also be responsible for ensuring that tax, national insurance, pension is paid as appropriate – which is covered by the direct payment.
- Arrange transport to access services in the community – for example this could be if you are a wheelchair user you can order a wheelchair accessible taxi to take you to a community event you attend regularly.
- Arrange activities to meet your social, leisure or occupational needs – for example this could be if you need support with health and fitness then you can potentially use a Direct Payment for gym membership.
- Purchase minor adaptations for your home (and their instalment) and certain items of equipment to aid daily living.
- Arrange respite care – this will allow carers to have time off. For example, this could include overnight support within your home to allow your carers to take a break. It could include overnight support to enable you to get away and visit other places or stay with friends.
- Give everyone a break from time to time and respite can be a good way of doing that.
- Get a practical service, which will help you to stay living independently.

There are several differences between adult services and children services. Children's services, generally wouldn't help with transport costs for example, as that would be a parental responsibility. If you are applying for a Direct Payment for a child then it is worth finding out what those differences are.



## What can't I use a Direct Payment for?



As mentioned previously, the support plan agreed upon after the assessment is individualistic and dependent on the individual's needs. Direct Payments can only be used in the way agreed upon in the assessment.

Direct Payments cannot be used for things such as employing as your carer a spouse, partner or other close relative, if that person lives with you in the same household.

It cannot be used to buy health-related services or equipment that should be provided by the NHS or other organisations. For instance specialist equipment to increase accessibility can be provided for free or at low cost by specific charities.

In children's services, minor house adaptations wouldn't be included in the Direct Payments as they are available through a different process for free.

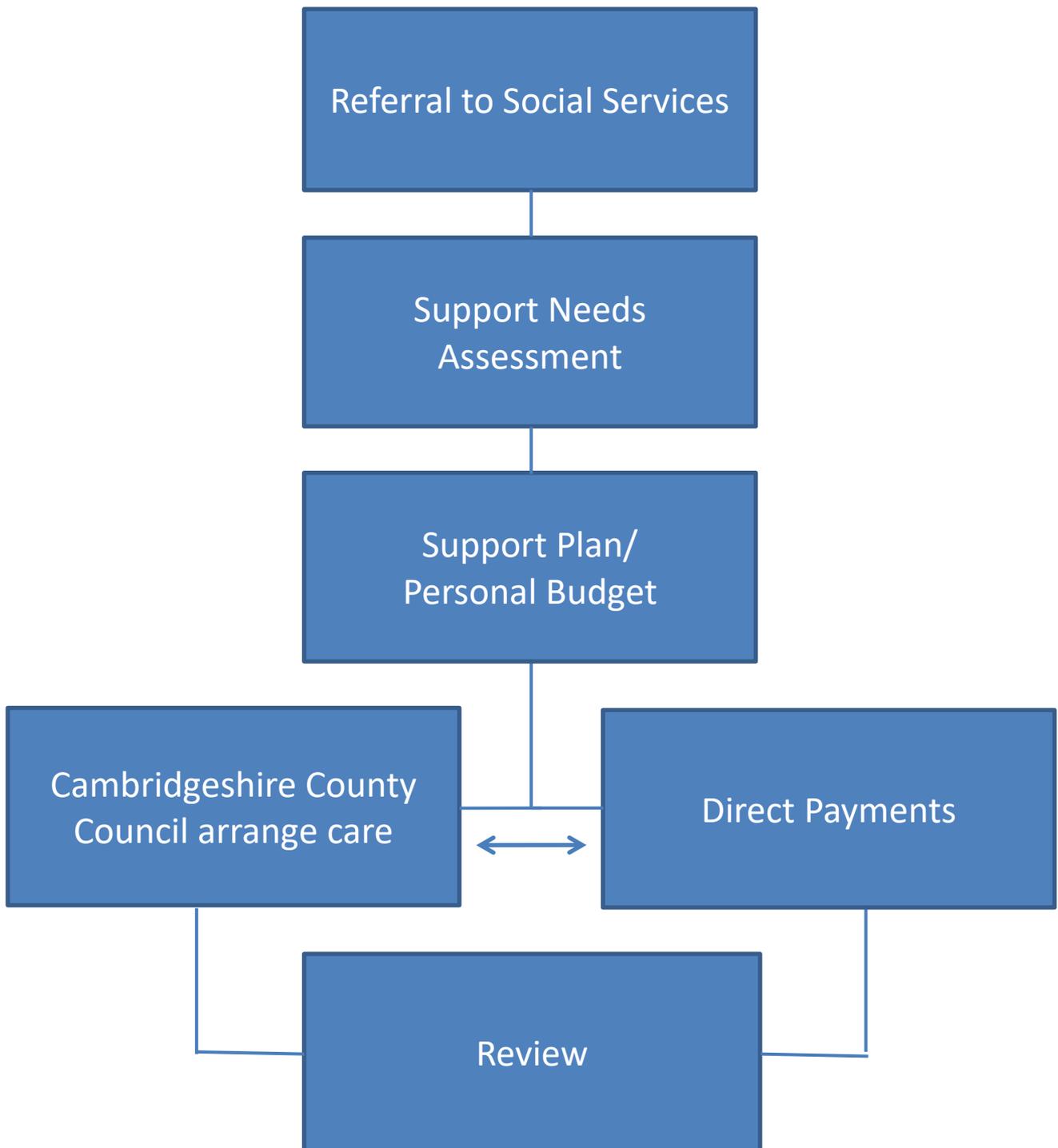
Paying household bills or buy clothes, food etc.

Very importantly you cannot use your Direct Payment for anything that does not meet the needs that you and social services have agreed. If it is not in your personal budget it cannot be paid for using Direct Payments.

An example of this would be that you may feel that you need some support in relation to health and fitness and that you should therefore be able to use your Direct Payment for gym membership. However, if you have not agreed this with social services as part of your personal budget, then you cannot use it for that purpose.

If you are unsure about anything or your needs change then it's always worth going back to social services and talking with them to see if you can update your personal budget.

## How do I get Direct Payments?



1. The first step is a referral to social services, telling them that you need some help with your care and support needs. You don't need to go through your GP to do this. You can pick up the phone or send an email to them yourself and they will get in touch with you.

2. The next step is a Support Needs Assessment. Anyone who appears to have a need for care or support can have a needs assessment, regardless of the 'level' of those needs or the person's financial resources.

During your needs assessment, social services will work with you to identify what your care and support needs are. They will discuss with you how you want to live your life, what goals you want to achieve and what you are unable to do because of your care and support needs are not currently being met.

The assessment will start to consider how your care needs can best be met in the way that you want them to be met.

Once the assessment is finished, needs have been established and meet the eligibility criteria, then the County Council has a duty to make sure that these needs are being met.

3. This will then lead into the creation of your support plan which will cover:
  - The needs identified by the assessment
  - The needs that the authority is going to meet and how it intends on doing so.
  - The desired outcomes for the person wanting support.
  - If you're managing a Direct Payment for someone else, it will include best interest decisions for that person and also make sure that they have had as much input into the plan as possible.
  - Your Personal Budget.

A Personal Budget is an agreed amount of money that is allocated to you by the County Council and will detail what and how that money will be spent to meet your needs.

Before you're given your Personal Budget, Social Services will conduct a financial assessment with you and depending on how much money you already have or make, you may be asked to pay a certain amount of money or personal contributions towards providing your care and support. This only applies to adults applying for Direct Payments and not to children.

4. Once your personal budget is in place you can decide if you want:
  - Cambridgeshire County Council to arrange your care
  - To organise your care through direct payments
  - Or a combination of the above for different aspects of your care and support needs.

5. Once a personal budget is in place and being used, Social Services will then periodically review your needs and your personal budget with you to see if it needs updating.

Reviews take place once a year but you can request a review more frequently if your circumstances change. Reviews are more frequent in children's services because of different statutory responsibilities.

## What support is available?

Cambridgeshire County Council commissioned 'Purple' to provide practical support to people who receive Direct Payments. Purple can help you:



- Find a personal assistant
- Take care of tax, national insurance and employers liability insurance.

Purple will offer you advice and guidance every step of the way.

Purple can help you with different types of accounts:

- Standard Account – monthly advice on how much should be paid
- BAC's Account – timesheets are processed and tax paid
- Managed Account – the Direct Payments are received by Purple and they will process all payments.

Other support available from Purple:

- Recruitment Support
  - Help to write job descriptions
  - Help to write job adverts
  - Place adverts on the internet
  - 'PurpleMatch'
- Employment advice
  - Template documents
  - Signposting to expert advice

### PurpleMatch

The traditional model of Personal Assistant recruitment is based on training and qualifications and is advert based.

PurpleMatch will go further and the match is based on forming strong and meaningful relationships; giving you control over your recruitment.

How do I contact Purple?

Tel: 01245 392300

Email: [Cambridgeshire@wearepurple.org.uk](mailto:Cambridgeshire@wearepurple.org.uk)

Web: <https://wearepurple.org.uk/>

Facebook: [www.facebook.com/wearepurple/](http://www.facebook.com/wearepurple/)