

Guide to Direct Payments



Giving you more choice and control over the care and support you receive

DIRECT PAYMENTS

OUR HOLDERS SAY

I RECEIVE SUPPORT TO VOLUNTEER

DIRECT PAYMENTS PROVIDE EMPOWERMENT

I CAN EMPLOY A PERSONAL ASSISTANT WHO UNDERSTANDS MY RELIGION AND CULTURE



I CAN LIVE IN MY OWN HOME BY MYSELF

I GO OUT AND MEET PEOPLE

FLEXIBILITY

CONTROL

ENABLING

I AM ABLE TO LIVE AN INDEPENDENT LIFE

TO EMPLOY PEOPLE I CHOOSE AT TIMES TO SUIT ME



CONSISTENCY

IT HELPS ME BE A BETTER PARENT.

CREATIVITY

HELP WITH ACTIVITIES AND MY MENTAL HEALTH AND WELLBEING



I GET LIFE EXPERIENCES AND OPPORTUNITIES

PERSONALISED

HELP TO DO THE THINGS THAT MATTER



MEETING MY FRIENDS

COMMUNITY SUPPORT



Guide to Direct Payments

This guide is an introduction to Direct Payments for adults with care and support needs and Direct Payments for carers.

We are grateful to all the direct payment holders, carers, colleagues, and partner organisations who helped to co-produce this booklet.

This booklet is available in other formats or languages, contact **0300 123 4042** or use Signvideo, text or textphone/minicom, see back page for details.

Contents

Part 1 What are direct payments?

Part 2 Managing your direct payment

Part 3 Employing a personal assistant

Part 4 The Direct Payment Card

Part 5 Step by step guide, jargon buster and contacts

What are Direct Payments?

1

A 'direct payment' is money paid to you (or someone acting on your behalf) by Hertfordshire County Council so you can arrange your own care and support, instead of receiving care and support arranged by the council. You can also have part direct payments and part council arranged care and support.

It is not a benefit so it won't interfere with any welfare benefits you might get, and it is not income so it is not taxable.

Having a direct payment gives choice and control over how you plan, manage and receive your care and support. They can enable you to do the things you enjoy and that matter most.

Sally says, "My mum is staying in her own home where she has lived for 61 years and using Direct Payments to get the care she needs."



Who can have a Direct Payment?

Before making direct payments, we must be satisfied that:

- you are entitled to care under the Care Act 2014 and your care can be met using direct payments
- you can manage the direct payment (either alone or with help)
- you, or someone on your behalf, agree to direct payments being made.

Many people who receive care arranged by Hertfordshire County Council can choose to receive direct payments instead, so they can arrange their own care.

Direct Payment financial contributions

Example

Abdul has assessed care needs which cost £150 per week (his weekly personal budget). Abdul decides to take his personal budget as a direct payment. His weekly financial contribution is assessed at £30.

Abdul pays his financial contribution of £120 (4x £30) by standing order each 4 weeks from his own bank into his direct payment account. The council adds £480 (4x £120) so each 4 weeks Abdul has £600 (his monthly personal budget) to pay for his care costs.

How can I use my Direct Payments?

You use a direct payment to meet your care and support needs. At your assessment we work out what your social care needs are and find out what you want to achieve from your support. These become your personal outcomes.

You choose how to use your direct payment to meet **your** personal outcomes. Direct payments can be used to buy all or just part of the support needed.

For help to buy your support please contact Purple our direct payment support service on **info@herts-dpss.co.uk** or **01992 367297**.'

If a Personal Assistant could help to meet your outcomes see **Part 3 Employing a Personal Assistant** on meeting your legal responsibilities and being a good employer.

Some examples of how people use Direct Payments to meet their personal outcomes are:

- Personal care and assistance to help you to live in your own home
- Short breaks and respite care
- Support to take part in community, social and leisure activities
- Support for carers
- Items of equipment

Note: many other things which could meet your outcomes might be purchased with Direct Payments. Talk to your social care worker if you're unsure.

What can't I spend my Direct Payment on?

A direct payment can't be used for things which don't help to meet your personal outcomes agreed in your social care assessment.

It can't be used to buy services which are normally provided from the NHS, or to employ someone that lives in the same household to provide care unless Hertfordshire County Council agree to this.

Anyone found to be committing or assisting in fraud to obtain care via Direct Payments or deliberately misusing Direct Payments may face legal proceedings.

If you are not sure or have any questions about the service or equipment you wish to buy talk to your social care worker on **0300 123 4042**

Here is how some people use their Direct Payments to achieve personal outcomes:

“As she has direct payments, my mother can remain in her own home and receive help from a personal assistant she trusts.”

“Direct payments have allowed me to buy sports equipment so I can exercise. This is crucial to my mental health.”

“Direct payments have been a lifeline for my 26-year-old son. He can now volunteer for jobs that he couldn't do unsupported.”

Direct Payments for carers

You are a carer if you provide unpaid help and support to a family member, friend or neighbour who would otherwise not be able to manage. Carers have the right to a carer's assessment and may also be eligible for a direct payment to get help to carry on caring and look after their own health and wellbeing. This could be to take a break from their caring role, or to get things done which they have not had time to do. Carer's do not need to have a financial assessment or to contribute financially to their direct payment.



“At 95 my husband needs constant care. Our family all live some distance away. My direct payment has allowed me to employ personal assistants to let me have some time to myself as well as to get out and meet friends. It has really saved my mental health”

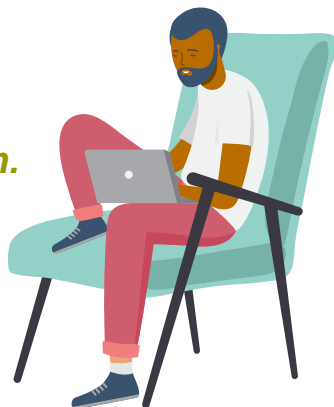
To discuss Direct Payments or to ask for a carer's assessment call us on **0300 123 4042**.

Carers in Hertfordshire can put you in touch with other carers and sources of independent information and advice, call **01992 58 69 69**.

What are one-off direct payments for?

One-off direct payments enable people to meet their personal outcomes through time limited support. They can prevent a deterioration and enable people to gain confidence, to learn or regain some skills and independence lost because of poor health, disability or after a spell in hospital. You can have a one-off direct payment whether you receive ongoing care and support from us or not. You do not pay a financial contribution if you do not receive any ongoing care and support.

“Mohammad has autism and difficulties communicating, causing him significant frustration. A one-off direct payment of £250 for a Prologuo communication app for his iPad enabled him to communicate”



Changing your direct payment amount

Things can change in life and you may find you need more or less help than before. Just call your social care team on **0300 123 4042** and we can discuss your changing needs.

If we are going to reduce your direct payment we will always write to you and you will have the opportunity to appeal if you don't agree with the change.

Cancelling your direct payment

If you aren't following the direct payment agreement terms and conditions, we'll need to stop the direct payments temporarily or long term and take unused money back.

We will still provide you with the support you need instead of a direct payment. For example, if you use a direct payment to buy care from a care agency to achieve your personal outcomes, we will arrange it for you but it may be from a different care agency.

Please refer to the 'terms and conditions' set out in your direct payment agreement for more information. To be sent a copy call your social care team on **0300 123 4042**.

For advice on the legal aspects of direct payments or if there is something you don't understand you can seek independent advice from Citizens Advice on **03444 111 444** or from a solicitor.



What if I am worried about my direct payment account or spending the money on the wrong thing?

Please use your direct payment to meet your care needs and personal outcomes, as agreed in your social care assessment or review. To be sent a copy please call your social care team on **0300 123 4042**.

We review your direct payment with you within the first 8 weeks, then annually. We check that you are getting the support you need and direct payments are working well for you.

At any time if you have any questions or concerns about your direct payments, or if things change, speak to your social care team on **0300 123 4042**.

Who can help me manage my direct payment?

A Nominated Person

If you receive direct payments from us to arrange your own care and support, you can choose someone you trust to receive these payments on your behalf. This person is called your **nominated person** and can be a family member, friend or organisation.

An Authorised Person

This is a person who manages direct payments on behalf of someone who does not have the mental capacity to look after the payment themselves. They must be reliable and manage the payment in the best interests of person who receives it and make sure that the care they receive is beneficial to them. We decide if someone is suitable to be an authorised person and oversee the arrangement. This person could be a family member, friend or organisation.

Individual Service Fund

At your assessment we work out what your social care needs are and what you want to achieve from your support. These are your personal outcomes. The money allocated to meet these is called your personal budget. You, or someone on your behalf, can choose a social care provider to hold your personal budget in what is called an Individual Service Fund. Your chosen provider manages the personal budget for you and you direct them to buy the care and support to achieve your outcomes.

There are regular reviews and you can change provider or how your fund is used to achieve your personal outcomes. If you need more information on Individual Service Funds talk to Purple our Direct Payment Support Service on 01992 367297 or email info@herts-dpss.co.uk

Using a broker

A broker is someone whose job it is to provide you with advice and information about what care services are available in your area that you could spend your direct payment on. A broker can help you think about what you need, find services that meet your agreed personal outcomes and work out the cost.

Brokers may charge a fee so obtain a quote before proceeding. If you want to know more or are concerned about the cost, talk to Purple on **01992 367297** or email **info@herts-dpss.co.uk**

Find more information at
www.hertfordshire.gov.uk/directpayments

Purple provide a fully funded brokerage service and can help you utilise your direct payment the best way possible, call **01992 367297** or email **info@herts-dpss.co.uk**



What about planning for an emergency?

You should agree and write down an emergency plan with your social care worker and record this in your care and support plan.

Purple our direct payment support service can help you plan for an emergency by finding additional support, please call **01992 367297** or email **info@herts-dpss.co.uk**

Matthew employs a personal assistant. When they were sick, he needed to arrange replacement care quickly. His emergency plan includes saving some of his direct payment to buy care from an agency.



What if I run out of direct payments?

If you run out of money and you don't have enough to pay for the help you need please call your social care team on **0300 123 4042**. We will make sure that your agreed care needs and personal outcomes are met. Afterwards we may need to review how you are spending the direct payment and discuss how best to meet these needs and outcomes.

Left over direct payments

Some money from your direct payment can be saved for emergencies and for any outstanding costs that you haven't paid for yet. If you have over 8 weeks direct payment saved, we will talk to you about this. If you don't need it we will ask for this to be returned to us. Money returned to us is used to support other people who need care and support.

Contact us for advice on money left over, or if you find you don't need to spend all the money you receive. Please repay any over-payments made to your direct payment account. Otherwise legal steps to recover over-payments may result.



Keeping records for your direct payment

When you have a Direct Payment Card you do not need to send us your bank statements or keep detailed records of your spending as the Direct Payment Card account does this automatically.

Where you employ your own staff, you also need to follow any rules of HM Revenue and Customs about tax and National Insurance (see [Part 3 Employing a Personal Assistant](#)).

Please keep a copy of the following:

- your direct payment agreement form
- your Care and Support Plan
- any letters from Hertfordshire County Council
- receipts for cash withdrawals and payments
- bank statements and detailed records of all spending (if not using a Direct Payment Card)
- payroll details (if you employ a personal assistant - see Part 3)

How long do I need to keep those for?

You or the person acting on your behalf, must keep all supporting documents relating to the direct payment and the provision of the support for at least six complete financial years from the date of the payment, even if the payments have stopped.

3

Employing a Personal Assistant

A personal assistant (PA) is someone you choose and employ to provide the support you need, in the way that suits you best. This may include cooking, cleaning, help with personal care such as washing and dressing, and other things such as getting out and about in your community.

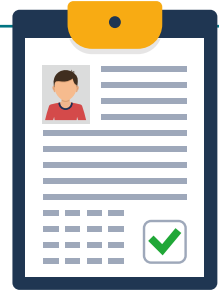
“ My PA has made a huge difference to my quality of life and my family. He is flexible and supports me in whatever way is needed varying from social, medical, transport, household. He is awesome and has done so much for me.”



There are some things that you will be responsible for if you employ a PA. We can help with these, see pages 18 and 19.

These are:

- a safe working environment
- relevant training
- a written contract
- Employer and Public Liability insurance
- check legally allowed to work in the UK
- not discriminate against a worker
- pay correctly, register with the Inland Revenue, pay tax, pensions and National Insurance for staff. Payroll companies can do this on your behalf and can help you set this up
- deal with staff reasonably



Please keep to relevant employment and tax laws, otherwise you could find yourself having to pay expensive interest and fines, or possibly have legal action taken against you. Please ensure you keep documents relating to insurance (public liability/employers' liability).

Disclosure and Barring Service (DBS)

Hertfordshire County Council strongly advise that you ask your personal assistant to complete a DBS check, so that you are sure that they are safe to work for you and have no criminal convictions that may impact on their ability to support you.

We have funded **Purple** to do the DBS check for you for free. Call **01992 367297** or email **info@herts-dpss.co.uk**

Help with recruitment, wages and employer obligations

To have a personal assistant, you will need to provide a job application form, a job description and employment contract. You will need to make sure that you have calculated their wages correctly including holiday and sick pay, pensions and insurance.

Purple (the Direct Payment Support Service for Hertfordshire) can provide information on recruitment, wages and employer obligations.

Call **01992 367297** or email **info@herts-dpss.co.uk**

Please be aware that even if your personal assistant states that they are self-employed, you may still be treated as their employer by Her Majesty's Revenue and Customs (HMRC).

Contact HMRC by calling their helpline on **0300 200 3300** to get advice on whether your personal assistant is self-employed or employed.

Other help:

- **Purple Direct Payment Support Service** have a register of Personal Assistants in Hertfordshire that you can choose to employ and receive support from. Call **01992 367297** or email **info@herts-dpss.co.uk**
- **Purple Direct Payment Support Service** helps people receiving a direct payment to find the support they need. This is called a Brokerage service. Call **01992 367297** or email **info@herts-dpss.co.uk**
- **Purple Direct Payment Support Service** provide specialist free information and advice on employing a Personal Assistant.
Call **01992 367297** or email **info@herts-dpss.co.uk**
- **Personal Assistant Training Courses:** fully funded HCC training courses for Personal Assistants on topics including Learning Disability, Dementia and Autism.
For further information and the latest catalogue email **pvi.learning@hertfordshire.gov.uk**
- **Skills for Care** provide an Employing Personal Assistant toolkit. Visit **www.skillsforcare.org.uk** or email **marketing@skillsforcare.org.uk** for a free printed copy.



4 Direct Payment Card

The Direct Payment Card is a pre-paid debit card which is loaded with your direct payment funds every 4 weeks. If you pay a financial contribution towards your care you will need to pay this into the account to make sure you have enough money to pay for your care and support. The easiest way to do this is by standing order.

How does the pre-paid card work?

There is no cost to you for using a pre-paid card. You can make payments with the card, to meet your personal outcomes as agreed in your care and support plan, but only when there are sufficient funds on your card account. You will not be able to spend more than the amount held on your card account.

The card works just like any other bank debit card. It has its own unique account number and sort code and can be used anywhere the MasterCard logo is displayed. If you wish to buy a product or service you can use the card in person, over the internet, or by phone.



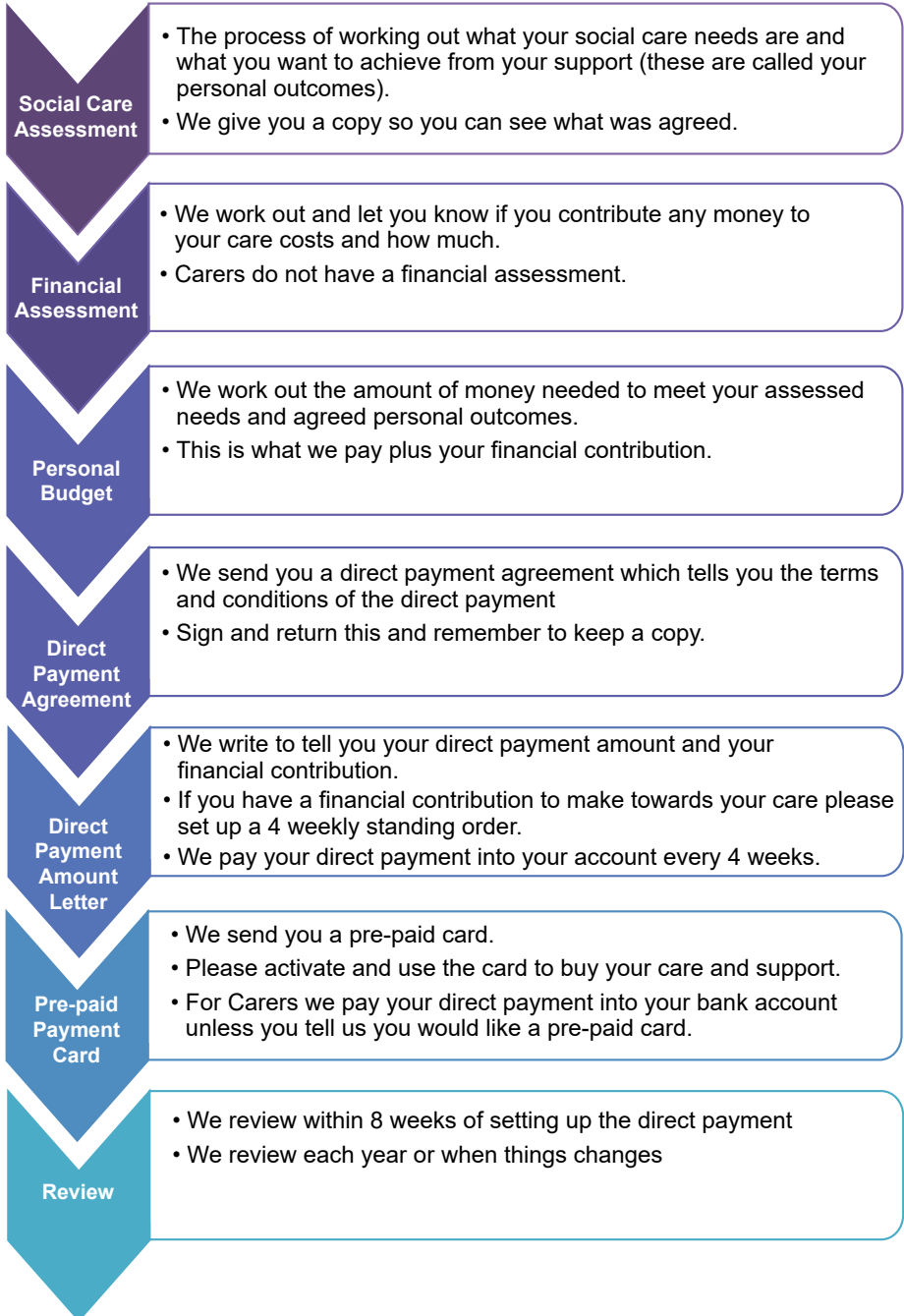
How do I get a Direct Payment Card?

If you choose to have a direct payment we will open and issue a direct payment card for you. You will be able to view and manage your account online and use telephone banking if you need help. You can set up direct debits and standing orders and buy goods and services you need in-store and online. Monitoring is done automatically.

We will send the pre-paid card to you in the post with details of what to do when you receive it. You will need to activate it which can be done easily over the phone.



A step by step guide to Direct Payments





Broker

Someone whose job it is to provide you with advice and information about what care and support services are available in your area.

Carer

A person who provides unpaid support to a partner, family member, friend or neighbour who has a mental health condition, learning disability, physical disability, brain injury or illness and could not manage without this help.

Direct Payment

Money paid to you (or someone acting on your behalf) on a regular basis by your local council so you can arrange your own support.

Disclosure Barring Service (DBS)

A government organisation that checks for a criminal record to prevent unsuitable people from working with children or adults who may be at risk of harm or abuse.

Financial Assessment

A discussion that your council may have with you to work out how much you can afford to pay towards the care and support you need.

Individual Service Fund (ISF)

Your personal budget can be held by a provider you choose in an ISF. You don't manage the budget but you do control what it is spent on to meet your personal outcomes.

Mental Capacity Act

A law designed to protect people who are unable to make decisions about their own care and support, property or finances, because of a mental health condition, learning disability, brain injury or illness.

Personal Assistant (PA)

Someone you choose and employ to provide the support you need, in the way that suits you best.

Personal Budget

Money allocated to you to meet your assessed needs and agreed personal outcomes.

Personal Outcomes

What you want to achieve from your support. For example continuing to live in your own home or getting out and about.

Pre-paid Card

A way of receiving your direct payment. The card is used to buy the care and support needed to meet your assessed needs and agreed personal outcomes.

Review

A reassessment of your needs when you and the people in your life look at whether the services you are receiving are meeting your needs and helping you achieve your personal outcomes.

Changes can then be made if necessary.

Social Care

Any help that you need, such as personal care or practical assistance, to live your life as comfortably and independently as possible, because of age, illness or disability.

Social Care Assessment

The process of working out what your social care needs and personal outcomes are.



Contacts

Financial Assessments - if you have a query or need information

Call: **01438 843 434** (option 1) or

Email: **acsfinance.income@hertfordshire.gov.uk**

Post: Income Team, Farnham House Postal Point SFAR225,
Six Hills Way, Stevenage SG1 2FQ

Income Finance Team - responsible for monitoring Direct Payments

Email: **ACSDirectPaymentsMonitoring@hertfordshire.gov.uk**

Payments into your Direct Payment Account - if you have a query or need information

Email: **ACS.directpayments@hertfordshire.gov.uk** or contact **01438 843434** (option 3) asking for the Care Payments Team

Prepaid Cards - if you have a query or need information

Call: **020 3633 0357**

Direct Payments - if you are unsure what you can use your direct payment for

Call: **0300 123 40 42** ask to speak to your social care team. If you have an allocated social care worker please ask for them.



Purple Direct Payments Support Service - information, advice and help to manage your direct payment, find support, including employing a Personal Assistant.

Call: **01992 367297**

Email: **info@herts-dpss.co.uk**

Visit: **www.herts-dpss.co.uk**

Paypacket - for support with payroll queries

Call: **0800 848 8998**

Visit: **<https://paypacket.co.uk/faqs-and-answers>**



How people pay for care and support may change in 2025

Find out more at: www.hertfordshire.gov.uk/chargingreform



Contact us

Our website

Information about adult social care – find about care services, day centres and apply online for meals on wheels or a Blue Badge. You can also comment, compliment and complain.

www.hertfordshire.gov.uk/adults

Contact us

For information and advice on how to get care and support

Email: contact@hertfordshire.gov.uk

Telephone: **0300 123 4042**

Textphone: **0300 123 4041**

www.hertfordshire.gov.uk/adults

HertsHelp

Independent information and advice on local community services and care funding

Telephone: **0300 123 4044**

Minicom: **0300 456 2364**

Email: info@hertshelp.net



British Sign Language (BSL) video interpreting service available via a free link on both the HCC and HertsHelp websites.

Drop in

To your local library – see www.hertfordshire.gov.uk/libraries

If you are worried that you or someone you know is at risk of abuse or neglect, call us on **0300 123 4042** (24 hours a day)

If you need help to understand

Call **0300 123 4042** if you would like help to understand this information or need it in a different format. You can also ask to speak to someone in your own language.

Calls to 0300 cost no more than a national rate call to a 01 or 02 number

