

# Factsheet 10: Having a direct payment

Direct Payments are the Government's preferred mechanism for personalised care and support as they promote independence, choice and control over how needs are met. If you need care and support, in the past this had been provided direct from each local council. Direct payments have been introduced to give people more choice and control over how their care and support is arranged, to help them live more independently.

Direct Payments are payments to enable people to make their own arrangements to meet their assessed eligible needs. Direct Payments and Personal Budgets (Factsheet 9: Managing Your Personal Budget) are offered to give more flexibility over how care and support is arranged. Direct Payments can be made to both eligible people with care and support needs and also to carers with support needs of their own.

## What is a Direct Payment?

Direct Payments are one way you can use to manage your Personal Budget. Your Personal Budget is a fixed amount that has been agreed in your support plan (Factsheet 8: Planning Your Support). A Direct Payment helps you to arrange and pay for their social care and support, instead of the council arranging services for you.

It is your choice if you want to have a Direct Payment. The council must be satisfied that you understand what it involves, and that the way you choose to use the funding will meet your needs and achieve the agreed outcomes that are identified in your support plan.

Direct Payments can be used in a wide range of creative ways as long as it is safe and legal to do so. The Direct Payment is paid to you by the council so that you can decide how you want to meet your care and support needs. Many people choose to employ their own Personal Assistant, providing you with the support at the times you want and giving you greater flexibility and consistency in who supports you. You should be aware that the council pay different rates for independent care agency staff and self employed Personal Assistants, your social work practitioner will be able to tell you more about available rates. Alternatively you may decide you want to use the funding to buy support from a care agency. Or you may want to find an alternative to the types of respite support the council could arrange for you.

## Who can have a Direct Payment?

You can only have a Direct Payment once you have had an assessment, the council agrees that you are eligible for certain social care services, and these are detailed and agreed in your support plan. In line with these factors above, you are eligible if you are:

- An adult with care and support needs.
- A parent of (or people with parental responsibility for) a child with care and support needs, to pay for services for the family.
- A carer with support needs, for services to meet the carer's own assessed need
- A person with care and support needs who has parental responsibility for a child, for services to support their parenting role; or
- An appointed suitable person for someone who lacks capacity (the council must agree who the suitable person is).

## How do I get a Direct Payment?

You will need to agree to the terms and conditions as set out in your support plan. The agreement is made on the basis that:

An assessment of your needs has been completed and you are eligible to receive support services as identified/shown in your support plan. You are willing and able to secure the support/services detailed in your support plan yourself or with assistance (this may be through a nominated agent or third party), and we are willing to make your Direct Payment available for you to buy the support/services you need.

If you wish to go ahead with having Direct Payment, then you will need to confirm this with your social care practitioner. You will need to open a bank account for the council to pay into each month. Shropshire Council recommends that you use just Credit Union to set up a secure account, free of charge. The just Credit Union will make payments for your chosen care and support on your behalf and following your instruction. Your Direct Payment will be made in advance every four weeks.

**Tel:** 01743 252325

**Email:** [info@justcreditunion.org.uk](mailto:info@justcreditunion.org.uk)

**Web:** [justcreditunion.org/](http://justcreditunion.org/)

All money you receive for your support needs must be paid into a bank account. If following a Financial Assessment you need to make a contribution towards your support or care needs, then you must also pay your contribution into this account. By making your payment into your account you are making sure that there is always enough money to pay for your support.

Your social work practitioner will be able to offer you further information on your options and responsibilities. They can also help you when you are deciding if you would prefer to employ your own staff or have a contract with an agency.

If you do decide to go ahead with having a Direct Payment you will be given advice about what records you will need to keep.

## General rules about how to use the money

The Direct Payment can be used flexibly and it will be regularly reviewed, and you should contact Shropshire Council's adult services if you wish to make any changes. The Direct Payment is to buy care and support as detailed in your support plan and can only be spent in this way.

You must use the Direct Payment legally. If you decide to employ a Personal Assistant you must meet the legal requirements of being an employer, and you cannot use a Direct Payment to employ a relative living in the same household as you.

If you wish to use a care agency we recommend that you purchase care from a provider who is registered with the Care Quality Commission who inspect the standards provided by agencies nationally. Your support adviser can give you information about local providers available in your area.