

Welcome to our Guide to Direct Payments

Welcome to using a direct payment to purchase your support.

Our vision for direct payments is that by

- **Working Together**, through **open** and **honest** communication the right information can be shared from the first decision to have a Direct Payment and every step of the way after
- **Working Together**, Direct Payments can be used in **flexible** and **creative** ways, so that they support wellbeing and the lives people want to lead.
- **Working Together**, Direct payments can be straightforward and managed in a **clear** and **simple** way which develops skills and confidence as an employer.

This guide is to help you use your Direct Payment flexibly and creatively and to make sure that by keeping the right paperwork and evidence, you can stay on top of your spending in a clear and simple way.

This helps the Council make sure that your needs are being met and helps us to prove we are making the best use of public money to support people.

Most people don't enjoy doing paperwork, so to make things as simple as possible this guide will help you know exactly what you need to do and when.

This guide also applies to anyone who looks after a direct payment for someone else (an authorised person or a nominated person).

How much is my Direct Payment?

Your support plan will show you how much your personal budget is. It will be written on there clearly and a copy is in the Direct Payment Pack. This figure is **before** any contribution that you will make is taken off, so it may be less than this that you receive into your bank.

Direct Payments will be paid to you in advance every four weeks and are worked out so that they cover all the outcomes or goals you have said in your care and support plan.

Keeping a separate bank account

Having a separate account means it is easier for you to send us your bank statements showing how the money is being used.

We don't need to see how you spend your own money, so it is best to keep the direct payment money and your own personal money separate.

You can open a new account or maybe you have an existing account you could use if it is empty and not being used for anything else.

Keeping your finances straight

Once your assessment and support plan have been completed, there will be an assessment of your finances. This will look at your income and any benefits that you receive and work out whether you need to contribute to your care and support. They will also look at any extra costs that you have because of your disability. This is called Disability Related Expenditure. You will get a letter which tells you how much this is, and you will need to pay this into the Direct Payment account.

At different points along the way the Financial Reconciliation Team will ask you for some paperwork and information about spending, we call this a **financial check-up** (audit).

The financial check-up makes sure that you have enough money to cover your outcomes decided in the

support plan and everything is running smoothly. We will check that you have been paying your contribution into the account.

The financial check-up is key to ensuring you are keeping safe and legal. We can also help spot problems along the way so we can help you.

Keeping the right paperwork

The paperwork that you will need to keep is straightforward. It will vary slightly depending on how you use your direct payment.

This information can be electronic or printed out.

We have provided you with a folder so you can keep all this paperwork safe in one place to help you be ready for your financial check-up.

You should keep the direct payment documents for 6 years.

Regardless of how you choose to purchase your support, you will need to keep:

- a record of when anyone works to support you and their wage details
- any invoices for the support given
- bank statements from the direct payment account

- any receipts that are paid from the account

For example, if travel is included in your support plan, you will need to keep petrol receipts.

This is all you need to provide so that we can match the spending to your support plan.

There is flexibility with direct payments so that sometimes you may spend the money differently to meet the same outcome, we ask you to keep a record of this as you go along. You can use the spending form to do this, if it helps.

Keeping paperwork when you employ a personal assistant

If you employ one or several Personal Assistant/s, you will need to keep the following documents.

- Employer's liability insurance documents

For each Personal Assistant you will need:

- Their name and address
- An Employment Contract (see below)
- A copy of their car insurance details that show they have insurance for business use - if they are likely to drive you anywhere in their car

- A record or timesheet of their hours. (If you use Sally's Payroll we can request payslips directly from them)

Your social care practitioner can provide a standard contract to use or amend to your individual situation.

Keeping paperwork when you use the services of a self-employed Personal Assistant

If you don't directly employ the person who supports you, make sure that they give you something in writing that covers the following:

- What services they are going to provide
- that they have the right insurance
- that they will undertake their duties for paying tax
- that they are able to meet your needs
- how much notice they can give you, and how much notice you will give them.

For each self-employed Personal Assistant, you will need to keep:

- A copy of the self-employed person's letter from the tax office (HMRC) that clearly identifies their address and 10-digit Unique Tax Reference number
- A copy of the self-employed person's Public Liability Insurance Cover
- A copy of the car insurance details that show they have insurance for business use - if they are likely to drive you anywhere in their car
- Invoices for work completed

Keeping paperwork when you use the services of a Service Provider (Agency)

If you choose to use a Service Provider for your support, make sure that they give you something in writing that covers the following (usually called a 'service agreement'):

- What services they are going to provide and how/when
- that they have the right insurance,
- that they are able to meet your needs
- how much notice they can give you, and you can give them.

The documents you will need to keep are:

- Invoices from the Service Provider

If your support plan requires support for washing and dressing, the service provider should be CQC registered (Care Quality Commission) which you can check on the CQC website - <https://cqc.org.uk/>.

Keeping on top of your spending

Your support plan should be clear enough for you to know what the money is for.

A summary of your support plan is in this folder.

The Council has set rates that it pays for support roles, these change every year. A copy of the current rates is included in this pack.

It is not a good idea to use cash to pay for support.

We recommended that you use your cheque book or bank transfers by online banking or telephone banking when paying for support. This means it's easier to track the money that has been spent on your support.

Keeping on top of unexpected changes

Sometimes you might have to make small changes to how you spend the money you receive. For example, your usual PA may be ill, so you take a taxi to get to an important meeting. There might not be time to contact a social worker or to have a review of your situation especially if the change is unexpected and a one-off. The Council will ask you to tell us about this change when we do your financial check-up.

It's reasonable to make these small changes but if the money needed is more than £100 at any time or if you are making regular changes, then we need you to discuss this with your adult social care team, so we can make the changes to your support plan.

Keeping my finances in order

For the first financial check, you will be reminded to send your paperwork to us three months after your direct payment starts.

The start date is on the front page of this folder.

After the first review, we will tell you how often you need to send in your paperwork. This could be 3, 6 or 12 months.

We will remind you by letter when it is time to send in your paperwork, but if you do not send in your paperwork by the agreed date, we will give you a call to check that everything is okay and provide you with the support you need.

If you need more support to keep your finances straight, you may be asked to send them in more often until you are confident with the process. If you would like help, please contact 01743 258922 Option 2 or financial.reconciliations@shropshire.gov.uk.

There is an envelope included in this folder and when your first paperwork is returned you will be sent another one.

Alternatively, if you prefer, you can drop paperwork in at any of the offices below

Raven House, 129 Cheshire Street, Market Drayton, TF9 3AH

Castle View, Arthur Street, Oswestry, SY11 1JR

In the unusual situation where someone does not send documents after being reminded and supported, we may have to suspend direct payments whilst we work together on a solution.

Support we offer with a direct payment

If you have any general questions regarding direct payments a good place to start is your adult social care team or the First Point of Contact team on 0345 678 9044.

If you have a financial assessment or contribution related questions you can contact 01743 258922 Option 1 or FinancialAssessments@shropshire.gov.uk

If you have a question related to direct payments financial check-up you can contact 01743 258922 Option 2 or financial.reconciliations@shropshire.gov.uk.

More direct payment related information is available online at <https://www.shropshire.gov.uk/shropshire-choices/money-matters/what-is-a-personal-budget/direct-payments/>

We hope this guide helps you to get up and running with your Direct Payment.

We are looking forward to supporting you to get on with living the life you want.