



Direct Payments

Your care explained

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What are Direct Payments?

Direct Payments are a different way of managing your care.

Instead of the Council buying care services for you, **you will receive a Personal Budget and will be in charge of arranging your care.** That way, you have more control over your support and can figure out what works best for you.

The Direct Payments team will support you at any time with training, peer support, recruitment support and regular Q&A meetings.

What's great about Direct Payments?



Direct Payments give people more flexibility and control over how they receive care and support, which can be very empowering and bring a whole new way of life.

“Having a Direct Payment gave me back control over my life, I can get out and about – before I had to wait in for the agency carers”

“I use my son's Direct Payment to pay for his regular activities in our local area”

“I can employ a friend to support me, rather than a stranger”

“I pay a Personal Assistant to support my mum. I got help to find someone who gets her, understands her needs and lifestyle and speaks her language”




What is a Personal Budget?


Your Personal Budget is completely individual to you. It's the amount of **money needed each week to meet your care and support needs** (apart from things you can do for yourself, unpaid support from family, friends and free services in your local community.)

How is a Personal Budget made up?


Your Personal Budget is the weekly cost of your care and will be made up of some or all of:



Your contribution, the amount you may need to pay towards your social care package.



Council social care funding, based on your care needs assessment.



NHS Funding, if you are eligible due to your health needs.



Who can have a Direct Payment?

Disabled children, young people and adults can use Direct Payments if they have needs that requires funding.


You must be able and willing to manage your care and take on the responsibilities of a Direct Payment (with plenty of support), or there must be a "responsible person" who can do this for you.



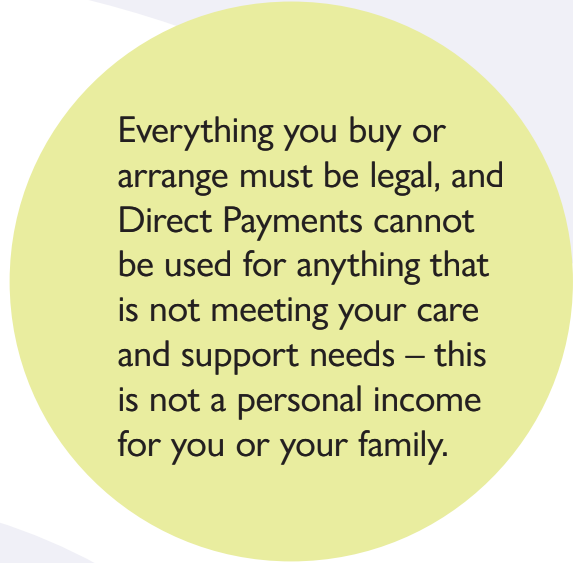


How can I use my Direct Payment?

We can't give you a full list because everyone is different! **Your care and support plan will be individually made** to meet your social care needs, and it will outline how you plan to spend your budget.



Your support plan can be creative and different but it must be agreed as reasonable and appropriate by your Social Care Assessor.



Everything you buy or arrange must be legal, and Direct Payments cannot be used for anything that is not meeting your care and support needs – this is not a personal income for you or your family.

Here are some examples of how people use their Direct Payment

Personal care

from a Personal Assistant you employ or an agency or self-employed carers.



Support to get

out and about, and take part in education or work.



Activities in your local community.



Specialist equipment or technology to help you in everyday life where funding is required.



Respite care, to give unpaid carers a break.







What are the main responsibilities?

There is always support from the Direct Payments Team and from other Direct Payment users but there are a few extra responsibilities if you choose to get your Personal Budget as a Direct Payment.


These are:



To spend the money on meeting your care and support needs – not on anything else.



To provide information about how you spent the Direct Payment (this is called financial monitoring).



To pay any contribution you are assessed to pay.

if you employ staff, you must act lawfully in the way you recruit them, pay them and manage them. You can get advice and help with this.

Choosing your Direct Payment account

There are different types of account. The one you choose will depend on how much control you want and how much paperwork you can manage.

**Prepaid
Card
Account**

**Managed
Account**

**Own
Account**







Prepaid Card Account

This is like online banking.

We pay the money into the account, and you have full online access whenever you wish. You can easily make payments using your card, faster bank transfers, or standing orders. The Direct Payment team can see transactions on your account, so you don't need to send us statements. You pay your contribution straight into your Prepaid account.

This account is good for you if:

-  You want to manage the money yourself.
-  You want to reduce the amount of administration you need to do.
-  You have access to the internet and are confident online.
-  If employing PA's you can have a payroll company or use Direct Payments inhouse payroll to process your payroll and work out wages.






Managed Account

The Council manage the funds in your account.

You send us timesheets for your staff and invoices for things you need to pay for. You are still responsible for arranging your care and support and if you employ care staff you still have legal responsibility as an employer. You will be invoiced for your contribution.

This account is good for you if:

-  You want less paperwork.
-  You don't want to manage your money yourself, you just want to have control over what it's spent on.
-  If employing PA's, we will process and manage your payroll on your behalf and pay your PA's wages, HMRC tax and pensions.







Own Account

You open a bank account separate to your personal one.

We pay your Direct Payment into it and you manage all payments. You are fully in control of the funds but you will need to send us bank statements regularly and keep records of your spending. You pay your contribution into the account.

This account is good for you if:

-  You are confident with managing money.
-  You can manage more paperwork.
-  You want full control and don't mind taking full responsibility.
-  If employing PA's you can have a payroll company or use Direct Payments inhouse payroll to process your payroll and work out wages.



I am interested, what should I do next?

Find out more

To find out more, please go to

royalgreenwich.gov.uk/direct-payments

or contact the Direct Payments Team on

020 8921 5706 or direct-payments@royalgreenwich.gov.uk

Talk to a Support Planner

To have an informal discussion about Direct Payments please contact the Direct Payments Team and ask to talk to a Support Planner.

Talk to your Social Care Assessor

You can also talk to your Social Care Assessor - a great time to do this is at your assessment or review, but you can ask to change from Council arranged care to a Direct Payment at any time.

How do I arrange a Direct Payment?

If you decide you would like to arrange your care and support with a Direct Payment, we're here to support you all the way.

1 Getting started on your journey

- Have a care assessment – identify your social care needs and Personal Budget.
- Start to think about what the best support will be for you.

2 Finding out more

- Get personalised information and advice from a Support Planner.
- Learn more about Direct Payments.

3 Develop a Support Plan

- Set out the goals you wish to achieve with your support.
- Get help to plan how to use your Personal Budget.
- Agree how the plan can be flexed if it's not quite right.

4 Getting the plan started

- Sign our Direct Payment Agreement.
- Choose and setting up a Direct Payment Account.
- Support to find care staff or the right services for you.

5 Ready to go!

- Your payments begin and you are now in charge of your care!
- We will check how you are getting on and how you're managing your account
- Get advice & support from the Direct Payments team any time you need.

The Direct Payments Team

The team is here to advise about anything relating to Direct Payments. We can arrange to meet you face-to-face or via video call, phone or email. The team includes Support Planners who can help to recruit staff and find services locally, a payroll service, and financial services including managed accounts and financial monitoring.

contact us:

Phone: **020 8921 5706**

Email: [**direct-payments@royalgreenwich.gov.uk**](mailto:direct-payments@royalgreenwich.gov.uk)

This booklet has been developed with Direct Payment users in Greenwich.

