



A Guide to Direct Payments

This booklet aims to give you general information about Direct Payments.

If you need this booklet in a different language large print or format, or need to ask any questions about the information included in this document, please call the **Direct Payments Team on 0208 359 4650 between 9am-5pm, Monday to Friday.**



INTRODUCTION

What is a Direct Payment?

If you are assessed as needing help from London Borough of Barnet Adults & Health, you may be able to get a sum of money (Direct Payments) from the council so that you can arrange and pay for your own care and support. The care assessment would decide how many hours care/support per week is required. Direct Payments can be used to pay for services that meet your unmet needs as set out in your care plan. The purpose is to give people more choice, greater flexibility and more control over the support they receive.

Direct Payments will be paid to a Prepaid Card (set up by the council) 4-weekly in advance.

Your Financial Contribution

We'll ask you to complete a financial declaration form to assess if you are able to pay a contribution towards the cost of your care/support. As part of the financial assessment, you'll need to send us evidence of your income, savings and outgoings, as set out in the form.

For more information, please go to:

www.barnet.gov.uk/adult-social-care/council-support/financial-assessment or call the Financial Assessment Team on **0208 359 2238**.

The financial assessment form must be completed before a Direct Payment can start.

If you have been assessed to pay a contribution, it will be deducted from your Direct Payments. You will then need to pay in this amount to your Prepaid Card.

Method of payment

The Prepaid Card will work in the same way as a bank account. You can use the card anywhere that has the Mastercard logo, using chip and pin. You will still be able to set up Direct Debits or Standing Orders and carry out payment transfers. You can also use the Prepaid Card to pay care agencies and other providers of care.

Please ensure your Prepaid Card is only used to pay for goods and services agreed in your Care Plan. You should also note that your Prepaid Card cannot be used to withdraw cash. If you think you may require cash for a particular reason, you will need to contact the Direct Payments Team on **0208 359 4650**.

What are the benefits of using a prepaid card?

- There is no need for you to send in bank statements as we will be able to monitor your account online.
- You will be able to view all your transactions online via your computer, tablet or smartphone, or account statements can be sent to you upon request.
- You can make payments over the telephone and online.
- You will only have to send information such as payslips, invoices and receipts of how you spend your Direct Payments. You can also scan and upload these documents into your online account.
- You will not be charged for using your Prepaid Card.

For more information on prepaid cards, please see the attached Frequently Asked Questions leaflet.

KEEPING RECORDS OF YOUR DIRECT PAYMENTS

You must keep:

- A copy of your Care Plan
- Details of who is providing your care.
- Invoices, receipts, and payslips. This can be either from care agencies, self-employed workers, directly employed workers. Plus, any receipts/invoices for activities that your Direct Payment was used for.
- Payroll details.
- Public liability insurance details, (if employing directly, or if your worker is self-employed. Self-employed workers need a different type of public liability insurance, and they must provide and pay for themselves. Care agency workers will already be covered by the care agency's public liability insurance).
- Self-employed workers should also have their own Unique Tax Reference Number (UTR)
- It is vital that your records of how the Direct Payments are spent are kept up to date. The council will request to see these documents to monitor how you are spending your Direct Payment.

WHAT YOU CAN DO/NOT DO WITH DIRECT PAYMENTS

Do's

- Spend your Direct Payments to meet your care needs according to your Care Plan.
- Ensure you pay any contribution you have been assessed to pay into your Direct Payments Prepaid Card account (if applicable).
- Set up standing orders or direct debit payments to pay your carer(s)/care agency through your Direct Payments prepaid card account.
- Ensure you pay all relevant Tax/NIC payments and employer pension contribution (if applicable) when due, or join a payroll service.
- Ensure any directly employed worker you employ has the right to work in the UK.
- Ensure any self-employed worker has a Unique Tax Reference number (UTR) and keep a record of it.
- Take out public liability insurance for workers you are employing directly. This is a legal requirement.

Don'ts

- Do not pay wages in cash.
- Do not use your Direct Payments for support or activities unless mentioned in your care plan, or authorised by relevant social worker/team.
- Don't use your Direct Payments for anything health related unless authorised/agreed.
- Do not use your Direct Payments to pay for equipment, unless authorised/agreed.
- Do not use your Direct Payments to pay for night support, unless previously agreed.

CHANGES YOU MUST TELL US ABOUT

- A stay in hospital or away from home that lasts for more than 4 weeks.
- If you move to a new house or to another borough.
- If you change from using a care agency to directly employing a carer.
- Start using self-employed workers.
- If you move to a residential or nursing home.
- If the name of anybody helping you to manage your Direct Payments changes.
- If you decide that you no longer wish to receive your support as a Direct Payment.
- If your care needs change, you must tell Social Care Direct (tel: 020 8359 5000), to ask for a re-assessment.

WHAT TO DO WHEN YOU WANT/NEED TO END YOUR DIRECT PAYMENTS

- You should contact Social Care Direct (tel: 020 8359 5000) or Direct Payments Team.
- When your Direct Payments end, the Direct Payments Team will complete a Final Reconciliation, and recoup any unspent funds to the Council.
- Any Direct Payments funds spent that is not in line with your Care Plan will need to be returned to the Council.



Who do I contact if I have a query about my Direct Payments or Prepaid Card?

Contact London Borough of Barnet Direct Payments Team:	Contact Prepaid Financial Services Customer Service:
<ul style="list-style-type: none"> ● If you do not have enough funds to purchase support 	<ul style="list-style-type: none"> ● To activate your card
<ul style="list-style-type: none"> ● If you have a surplus of over 8 weeks left in your account that is not being saved up for any support or service 	<ul style="list-style-type: none"> ● To report if card is lost or stolen
<ul style="list-style-type: none"> ● If you have any questions about your payment records 	<ul style="list-style-type: none"> ● To report if card has been misused by someone else
<ul style="list-style-type: none"> ● To request paper statements if you do not have access to a computer. 	<ul style="list-style-type: none"> ● Any general queries you have with your account or card
	<ul style="list-style-type: none"> ● To check your balance
	<ul style="list-style-type: none"> ● To query an unknown transaction on your account
	<ul style="list-style-type: none"> ● A transaction being declined even though you have funds
	<ul style="list-style-type: none"> ● To request a new pin
	<ul style="list-style-type: none"> ● If you are experiencing problems accessing your on-line account.
<p>Contact: Adults Direct Payments Team London Borough of Barnet 2 Bristol Avenue London, NW9 4EW Call: 020 8359 4650 Or Email: direct.payments@barnet.gov.uk</p>	<p>Contact: Prepaid Financial Services Customer Service Telephone 0203 9859351 Or email: barnet@prepaidfinancialservices.com</p>

More information and useful links

PAYE AND Payroll for employers' advice: www.gov.uk/payee-for-employers

Employing Staff: www.gov.uk/employing-staff

Skills for Care: www.skillsforcare.org.uk/Employing-your-own-care-and-support/Information-hub.aspx

Barnet Citizens Advice Bureau: www.citizensadvice.org.uk/wales/family/looking-after-people/direct-payments-w/

ACAS helpline for workplace advice: www.acas.org.uk/advice

London Borough of Barnet - Direct Payments: www.barnet.gov.uk/adult-social-care/money-and-legal-matters/direct-payments

Please be aware that employment law can change frequently.

Please ensure that you check regularly for any changes that may affect you and your workers such as eligibility to work in the uk.