



Direct Payments

Your Direct Payment
Prepaid Card Account

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SECTION 1:

Welcome to your Direct Payment Prepaid Card Account



Welcome to this booklet. If you're a new Direct Payment user, a Personal Health Budget user, a family member, friend, this handbook explains (almost) everything about your Direct Payment account and what you can expect if you choose this type of support. We hope it will help you manage your Direct Payment and know where to get help and advice when you need it.



This booklet is for you if you have your own Direct Payment or Personal Health Budget, or if you are responsible for a DP or PHB for someone else - whether they are an adult or a child.

We wanted to put all the information you might need in one place. We know this makes the booklet a bit long, and that can seem a bit scary, but don't worry! You don't need to know everything, and you don't have to read the whole book at once- just dip into the section you need- look at the contents or check the index at the back. If we have missed something or you don't understand- let the Direct Payments team know.



A note about Personal Health Budgets

Some people whose needs are health-related, have their care fully funded by the NHS. A Direct Payment funded by the NHS is called a Personal Health Budget or PHB. The principle is the same- that you are in control of your budget and arranging your care and support. More information on PHBs is available here: [**https://www.greenwichccg.nhs.uk/Your-Health/information-for-patients/Pages/Personal-Health-Budgets.aspx**](https://www.greenwichccg.nhs.uk/Your-Health/information-for-patients/Pages/Personal-Health-Budgets.aspx)

Please note this booklet uses the words “Direct Payment” but apart from the information on social care charging or contributions, this always includes Personal Health Budgets.




Accessibility

We send this booklet out in a printed version or by email.


- Large print: If you need this booklet in large print, please let the DP team know and we'll get this sent to you.
- Easy read: We plan to get a translation of this handbook into easy read. Please let us know if you want an easy read version.
- Braille, BSL Video and Audio: We don't currently have this translated in Braille or have video or audio versions. If this is something that would help you a lot, please let the DP team know and we will try to arrange it.
- Other languages: Google Translate will translate this document for free. However please be aware, this can lead to mistakes. So, if you have a worry or are unsure what to do, please let us know, and we can arrange a meeting with an interpreter.

SECTION 2:

Introduction to Prepaid Card Accounts



You get a MasterCard Debit card and use an online banking website just like many banks. The only difference is the Direct Payment Team can see what you spend, and contact you we are concerned. For example, if we see you aren't spending your budget, you are running out of funds, or your payments cannot be identified.



If you employ Personal Assistants, you can use the Greenwich payroll service or another payroll service of your choice, or if you prefer, you can manage this yourself using a range of tools including the free government wage calculator. The payroll service will calculate staff wages, tax and pensions based on timesheets you provide, and provide wage slips. You are responsible for making the actual payments including tax etc.

We pay your Direct Payment in every 4 weeks. If you have been assessed to pay a Contribution charge towards your care package, you will need to pay your weekly contribution in to your Prepaid card account, so you have your whole budget to spend (see below image for an example).

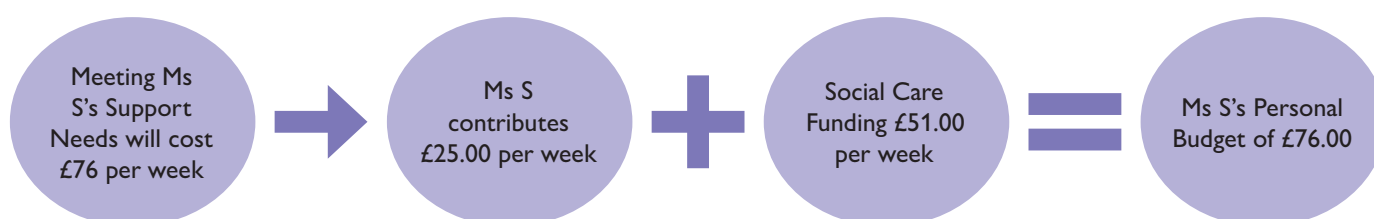


Direct Payment Contributions

Your Personal Budget is the overall cost of meeting your eligible care and support needs.

Usually Personal Budgets are made up of a contribution from your own income and/or savings, and money from your Local Authority to top up your contribution.

Example:



For a Pre-paid Card or Own Account, we will pay Ms S £51.00 per week and Ms S needs to put her contribution of £25.00 per week into the same account.

You can make payments by phone and online, direct debit, or using Contactless or Chip and PIN. You won't be able to take cash out or use ATM services. It is not possible to go overdrawn on this account. You can upload notes and receipts to explain your spending, so we don't need a monitoring form from you.

SECTION 3:

Managing the Direct Payment for another person






What is a Third-Party Direct Payment?

Many people manage their own Direct Payment or Personal Health Budget, but sometimes, another person will manage it and arrange the support for the person who needs it. These are called Third Party Direct Payments. The “Responsible Person” takes on the legal responsibilities and signs the Direct Payment Agreement. If you manage someone’s Direct Payment, everything in this booklet applies to you. There are 3 types of responsible person:

What is a responsible parent/guardian?

A child can’t be legally responsible for a Direct Payment. As they get older, they may be able to make more choices and take more responsibility, but until 18, a parent or guardian is responsible. The responsible parent/guardian must make decisions in the child’s best interest.





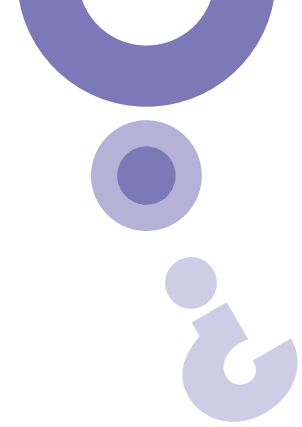
What is a Nominated Person?

Some people choose to nominate a friend or family member to take on the responsibilities and manage the Direct Payment. This is fine, if it's a genuine choice, and the nominated person agrees to do this. They must respect the individual's choices, but within the Direct Payment agreement and budget.

What is a Suitable Person?

Sometimes an adult can't manage their Direct Payment or Personal Health Budget because they "lack mental capacity" (for example they can't understand or remember enough information to make informed decisions about using the budget). Because of this, another person (a friend or family member) manages the budget for them.





If you are a “Suitable Person” for someone, you must ensure you manage the Direct Payment in the person’s best interest, allowing them to make choices where they can, so long as this is achievable within the Direct Payment agreement and budget.

To become a “Suitable Person” for someone, the Social Care Assessor must complete and sign a form saying they believe that you are “Suitable” for this role- that is:

- You are able to manage the Direct Payment.
- You understand what the Direct Payment is for.
- You are willing to manage it in accordance with the person’s best interests and their Support Plan.
- You are “suitable” to do this- (for example someone with convictions for theft or fraud or a history of financially abusing vulnerable people would not be seen as suitable).

Things to remember when managing someone's Direct Payment or Personal Health Budget:

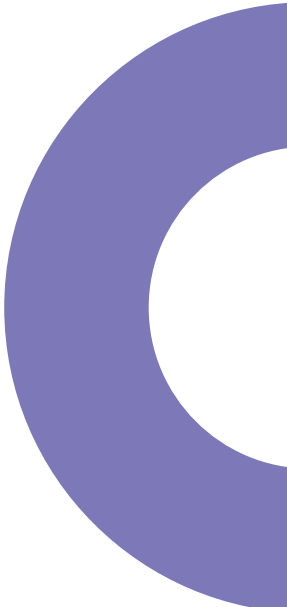
- You cannot carry out any paid work (such as being a paid carer or Personal Assistant) for the person receiving care.
- You must follow the person's choices (if in their best interest) and spend the budget meeting their needs.
- If you manage someone's DP/PHB you (not they) are personally liable and you (not they) would have to repay any funds if you misuse them.
- If a Personal Assistant is employed to provide support, you (not the person receiving care) are the legal employer.
- You can always get advice and help from the Direct Payment team.
- If for whatever reason, you no longer wish to take responsibility for someone's Direct Payment/ Personal Health Budget, please contact the Direct Payments team for advice as early as possible, as changing arrangements can take a bit of time.

SECTION 4:

Arranging Your Care and Support



This will depend on your assessed needs, your agreed Support Plan, and the availability and suitability of different services. Everyone is different, so we can't give a definitive list. Below are some of the things that people currently use Direct Payments for. We will explore these in more detail later in this section.



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- Employing a Personal Assistant to provide care and support
- Self-employed carer(s) to provide care and support
- Agency care
- Respite care (residential or non-residential)
- Activities, education, and training
- Specialist equipment
- Agreed Direct payment administrative expenses

You should spend the Direct Payment as agreed in your Support Plan and you must spend it on meeting your assessed needs.

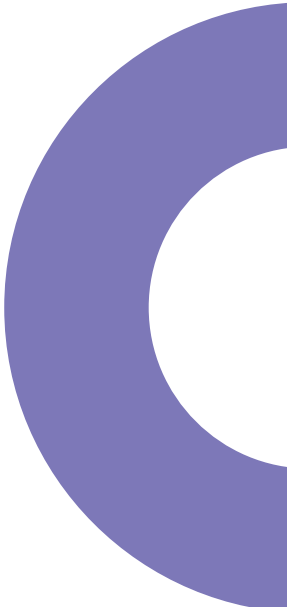
If you employ staff with your Direct Payment, you need to make sure you handle their wages, holiday pay and other entitlements, and their tax, National Insurance and pension correctly. While you can choose to do this yourself, it is much simpler if you have a payroll company. We as the Council can't recommend specific companies, so we'll outline the main options here, along with the accounts which are compatible with them.



Option 1 - Greenwich Payroll: This is a payroll and account management service run specifically for Direct Payment users by the Council. The service offers 4 weekly wage payments, submission of tax and NICs, pension enrolment and advice on entitlements. It costs £300 per year (which is added onto your budget).

Option 2 - Payroll providers: These companies do payroll for small businesses, and some are companies that work primarily with Direct Payment employers. They provide a similar service of weekly or monthly pay, tax returns, pension enrolment, and advice. We can't recommend specific services, but you can find companies by searching Google for "direct payment payroll services"- or asking other Direct Payment users on the Peer Support group.

The cost you pay will vary depending on the company and the number of PAs you employ. We put £300 per year into your DP account to pay for this. If it costs more, as long as the cost is reasonable you can use any excess and claim this as a DP expense.



Option 3 - General payroll software: If you're confident doing your own payroll there are several types of software which are designed for small businesses and employers without much experience of payroll. These provide tax returns and wage slips and are cheaper than a payroll service but require more work. You may have to arrange pensions separately.

Option 4 - PAYE online If you're confident doing your own payroll HMRC (the tax office) offers a free online portal where you can submit time worked, rates and it calculates wages, tax and NICs and produces wage slips- telling you what you need to pay. You can access the portal at **www.gov.uk/payee-online**.

Option 5 - paying an Accountant to manage your payroll This option, while ensuring you get the personal touch, can be much more expensive than the previous options. If you wish to take this option, please contact the Direct Payments Team if the service will cost more than £300 per year, as we require costs to be reasonable.



Things you cannot use your Direct Payment for

Your Direct Payment is not for use as a personal income. You cannot spend it on the following items:

- Rent and Council tax
- Household bills
- Food, alcohol, and tobacco
- Personal items (e.g. clothes, toiletries, gifts)
- Gambling, premium phonelines, sexual services, illicit substances
- Health services provided by the NHS
- Equipment provided by the Council or NHS

Unless it is agreed in your Support plan you must not spend your Direct Payment on your own travel or holiday accommodation.



Changing the way you meet your needs

You may feel that you want to change the way you spend your Direct Payment to meet your needs. This might be because your current support is not working for you, or because of a situation like Covid-19 that forces you to change your plans. If you need to make a change in your support, there are things you need to be aware of.

- If you switch the way you purchase care (e.g. from agency to PA, or vice versa) please let the DP team know so we can advise you. You will need to be aware of your legal responsibilities to your employees, and of the possible legal issues around self-employed staff.



- If you make minor changes to your support within your budget and you are sure it's directly meeting your needs, you don't need to tell us at the time, however it's important to let your Social Care Assessor or Community Nursing Assessors know at your next review.
- If you want to make a major change to your support or purchase an item to replace a support service, you should contact the Direct Payments team. We will need to contact your social care team on your behalf for approval of very big changes or major purchases.
- If you have to make a major change urgently and are not able to let us know beforehand, please contact us anyway so we can discuss and make changes to your support plan going forward.



Changing DP account type

If you start off with one type of account, but would like to change it, get in touch with the Direct Payment Team. In many cases we can arrange this quickly and support you through the process of swapping accounts.

However, we have a duty to ensure you, and the funds in your account are not put at undue risk. So, if for example you wanted to change to an Own Account, but there had been problems with unexplained payments or lack of information with your Prepaid Account, staff may ask you to meet some conditions before we make the change.



Accessing Free Services

Just because you are getting a Direct Payment or Personal Health Budget does not mean you should not use free services available to you. There are many kinds of free services available in Greenwich from exercise classes and cooking clubs to support and advice services. Your support planner can help you find services, or you can access them online. Two useful websites include:

livewellgreenwich.org.uk

greenwichcommunitydirectory.org.uk



Accessing directly arranged services

You may prefer having a “mixed package” of care and support. For example, you may decide to have agency care commissioned by the Council and/or the NHS, plus a Direct Payment or Personal Health Budget for other aspects of your support. Your support planner can let you know about the options.

Equipment

Equipment to address moving and handling under £1,000 is provided free by the Council based on your eligibility. Specialist equipment or other items that directly meet your needs may be purchased with a Direct Payment, but this should be agreed on your Support Plan or with your Social Care Assessor/Community Nurse Assessor before you go ahead.



Agency Care

Agencies often offer more traditional care services. They can be good for the short term, for example you employ care staff such as a Personal Assistants and one or more is sick or on holiday, or you may use agency care as part or all of your support in the longer term. Any agency you choose must be registered with the Care Quality Commission if they are providing you with personal care. If you want information about agencies available locally, please contact the Direct Payments team. With some agencies, it may be less work for you if you get the service arranged by the Council rather than using a Direct Payment, but this is absolutely your choice.

We will provide enough in your budget to get the care you need at a reasonable rate (up to the top rate we use when we commission care agencies). If the agency you want is more expensive than this, you need to discuss it with us.

If the agency you have chosen is providing very specialist care, we will need to contact your Social Care Assessor to ask for extra funding. Otherwise, if you really want only that agency, you will need to top up your budget.

Using Self Employed carers:

It may seem an easy option to say that your Personal Assistants (people you pay to support you) are self-employed, to avoid having to deal with taxes, holiday pay and pensions, but most Personal Assistants (PAs) are likely to be classed as an employee rather than self-employed, even if they are self-employed in another job. Most PAs are entitled to holiday pay, National Insurance Contributions and a pension, and should be paying tax as in a normal job.

If you are using a regular PA who says they are self-employed, you have to be sure they really fit the definition of self-employed for the work they do for you. This is because some employers have used self-employment mistakenly and avoided paying tax, holiday pay and pensions for their staff. You can be personally liable for back pay if you get it wrong. If considering self-employment you should always check the worker status of your staff with the Tax Office **www.gov.uk/guidance/check-employment-status-for-tax**.

Some businesses act as a booking system for work using self-employed staff. If you use such businesses, the responsibility is on the business to deal with the tax status of their workers. Otherwise, you should consider whether your PA fits more with a self-employed profile, or a “worker or employee” profile.

Your Personal Assistant could be self-employed if:

- They have a business with its own name and provide services to other people as well as you
- They provide invoices under the business name
- They are registered with the Tax office as self-employed
- They are happy not having paid holidays and time off sick
- They have their own liability insurance
- They do not have to provide services at specific times

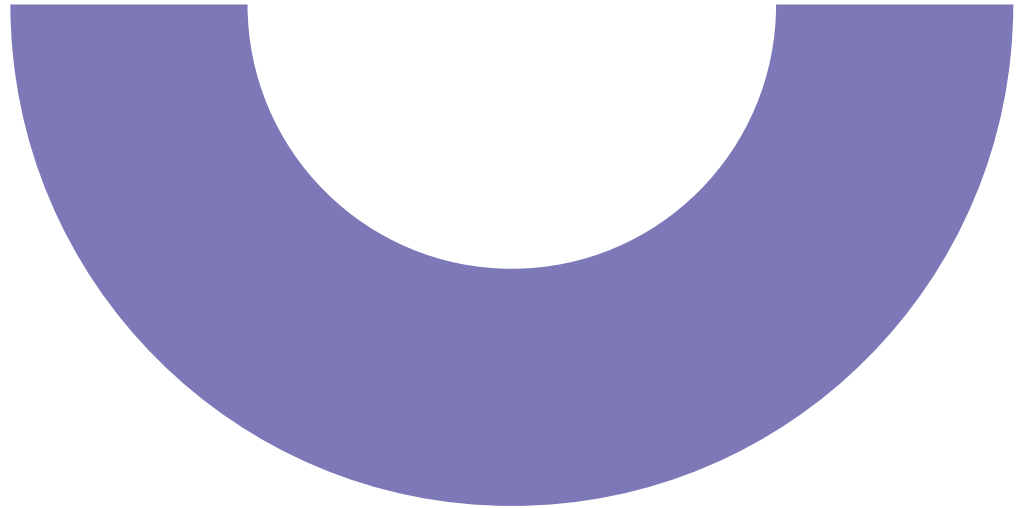
Your Personal Assistant is likely to be a worker or employee rather than self-employed if:

- They're required to work regularly unless on holiday or sick
- They have to do set hours and are paid for time worked
- You are responsible for their workload, saying when a piece of work should be finished and how it should be done
- They can't send someone else to do their work
- You provide the tools and equipment for their work

If you treat your PA as self-employed, or they tell you that they are self-employed, and you have any questions, contact the Direct Payments team on **directpayments@royalgreenwich.gov.uk** or **020 8921 5706**.

SECTION 5:

Payments and Expenses





How often is the Direct Payment or Personal Health Budget paid?

Once your account is set up, your Direct Payment or Personal Health Budget is paid every 4 weeks, 4 weeks in advance. The first payment may include some back pay if the account set up has taken a little time. You may receive a one-off payment for some items (see below).



What is a one-off payment?


One off payments are made for specific costs that occur only once, where appropriate. For example, someone who was assessed as needing a deep-clean or specialised equipment may need a one-off payment. Direct Payment or Personal Health Budget users who receive a one-off payment are expected to spend the money within a reasonable time (for example, 3 months) and return receipts and any unused funds.



What does my Direct Payment or Personal Health Budget cover?

This is unique to each person. Your Support plan (which you can create with support) explains how you intend to spend your Personal Budget (including your contribution if you are assessed to pay it). Your Personal Budget should cover the cost of meeting all your eligible care and support needs, or part of them, where some of your needs can be met informally (for example, your relatives or friends are willing and able to provide some unpaid support, or you receive support through suitable local community services that do not charge).


- When you make choices about how to spend your budget, you will need to take account of the value for money— unless you really need the most expensive service, you will not receive the funding for this.
- If you use an agency, we will pay you up to the maximum hourly rate the Council pays its commissioned agencies for standard home care and support, unless there is an agreement by your Social Care Assessor that the extra cost is required to meet your specific needs.

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- If you employ staff, your support plan should say how many hours a week you will need (you can flex this as long as you stay within your budget). Your Direct Payment or Personal Health Budget is calculated to cover the pay rate for your staff, and provide an overhead for you to cover your employer's costs- for example National Insurance Contributions, Pension contributions and Employer Liability insurance (see section 6 for more details)
 - If you are assessed as needing to access activities, respite services, or other items, these will be costed individually as part of your support plan. We will cost services based on the local market. Your Support Planner can help you budget and help you to source services if you want.

What expenses are allowed?


We will ensure you are not out of pocket for reasonable costs you incur when managing your budget. However, we do need you to keep costs down wherever possible. Some things will be included on your Support Plan and paid upfront; other things you will need to claim if you require them. We can't provide a full list as everyone is different, but these are some of the common items.

- **Payroll fees:** This can be the fee for the Greenwich Payroll Service or another company you use. We will put the standard fee of £300 per year into your Direct Payment (it comes as a weekly figure).
- **Insurance:** We will put sufficient funds per year into your account for Employer's Liability Insurance. Talk to us if you get a quote and if we agree your insurance cost is reasonable for your situation, we will put this on your Support Plan and put the money into your account.
- **PA travel costs:** We will pay your PA's expenses for travel on public transport, where required to help you get to an activity, or to appointments when hospital transport is not available or suitable- or where travel is required to do tasks



to meet your care outcomes. If your PA needs to use their own car for work, please discuss with a member of the DP team. Because this relates to your care and support needs, it must be on your Support Plan and agreed with your Social Care Assessor or Community Nursing Assessors. We will not usually pay for journeys where the PA is driving you in your own car. This forms part of your personal expenses and covered by your mobility benefits and/or disability related expenditure. However, talk to the DP team if you feel this puts you or your PAs out of pocket. Rather than keeping receipts, it may be easier to have a separate Oyster card for your Personal Assistants which you register online- you can then get a printout of their journeys which can be sent to the Direct Payment team for monitoring.

- **Administration costs:** These will generally be very low, as most things can be done by phone or electronically- you can take a picture on your phone of a document and send it by email. We do recognise that you may accrue a small amount of expense for printing, paper etc, especially if you are not confident online. Talk to the Direct Payment team and we can arrange to reimburse you for costs which are purely for your administration of the Direct Payment.

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- **Extra everyday costs incurred because you have received care and support:** You may find that having PAs in your home causes some extra expenses, from using more laundry to using more toilet roll. Although the cost is not high, you can claim this as a “Disability Related Expense” when you pay charges, and you will get some money off your social care charges each week. If you can’t claim it that way, talk to the Direct Payment team.

My support plan doesn’t say anything about expenses!

If have any questions about expenses, or you believe you are owed money for expenses please contact the Direct Payment team. We will pass your request to the appropriate Care Team to then review your Support Plan and make any necessary changes to your DP budget and Support Plan before you go ahead with the changes.

How is Respite organised?

Respite is replacement care to give an unpaid carer a break. This may be based in residential care, or it may involve paid carers coming to replace the family care. When you have an assessment or review of your care needs, any potential need for respite can be discussed.

If an annual respite allowance is agreed, you will be given a figure of how many days per year are required to meet your needs. This amount will be included in your annual budget and shown on your Support Plan with an annual cost against it.

Because it can be easy to get mixed up other payments, your respite will not usually be paid in your weekly Direct Payment- it is held for you to access as and when you need it. When you want to book respite, call the Contact Assessment Team (0208 921 2304) and request this. The money can be paid direct to your Direct Payment account or to your respite provider directly if you prefer. The costs will be deducted from your respite allowance shown on your Support Plan.

If a weekly respite allowance (such as a sitting service or day centre) is agreed, the budget will be shown on your Support Plan as a separate item, and this will be paid within your weekly Direct Payment budget, unless you choose for this to be arranged or provided directly by the Council.

SECTION 6:

Managing Your Budget



Budget Management Tips

No matter what kind of Direct Payment account you have, it's important to keep track of what's going on and how your budget is working for you. You may be managing your personal finances well, know what works for you, and already have those skills, but you can still learn more about managing your Direct Payment or Personal Health Budget. Here are a few key things about Direct Payments budget management to consider:

Paying staff: Make sure your staff are completing timesheets for the work they do. Check timesheets carefully before you sign them to make sure they are accurate (take a photo of these for your own record about who did what, and when). If you ever feel under pressure to sign something you know isn't correct, this is abuse, so tell your Social Care team or the Direct Payment team so we can help.

Greenwich Payroll: If you use the Greenwich Payroll Services, it's also important to get your staff in the routine of submitting their timesheets regularly, so you know what you have left in your budget is accurate – and it helps to retain your staff.

Wages: Check your PA's timesheet is accurate and if so sign and send to the Greenwich Payroll Service as per the date on the bottom right-hand corner of the timesheet. If timesheets are received by the DP team

by the agreed deadline the Greenwich Payroll Service will send you advice slip with the net amount due to your Personal Assistant. You will be responsible for paying their wages from the Prepaid Card account.

When you have checked and agreed the timesheets, they can be sent to our direct payment team either via email (Please note if you have a smart phone or tablet you can take a clear picture of the timesheet) to **directpayments@royalgreenwich.gov.uk**, or handed in by person at The Woolwich Centre or posted to:

Direct Payments Team
The Woolwich Centre, 35 Wellington Street
2nd floor – Woolwich
London SE18 6HQ

If things get behind it can be difficult to catch up and can mean lots more administration and issues with tax and insurance. We will need to contact you to talk about late timesheets if they are sent more than 2 months late – it's an indication that things might not be working how they should be.

Tax and National Insurance: Make the payments required by HMRC on time as advised by your Payroll service. Late payment can lead to fines etc, so it's worth setting reminders for yourself.

Greenwich Payroll: If you are using the Greenwich Payroll Service, the team will send you a P32 report (Summary of the amount of Tax and National Insurance due to HMRC) regularly.

Other Payroll service: If you use an external Payroll service, you will need to keep a record of payroll reports and Tax reports that your Payroll service provides for you. These evidences can be uploaded directly on to the Prepaid Card online portal, so that we have access to them for financial monitoring purposes.

Invoices: As with timesheets, it's important to check any bills you get from agencies, self-employed workers, or other providers- did they provide what they say they did? As before, don't feel obliged to pay something you know isn't right- but contact the Direct Payments team if you need help.

Deal with invoices as soon as you can so you don't get red letters and it's a good idea to call up and remind companies if they are taking a while to invoice you so you don't get a sudden flurry of bills at the end of the year. Please remember to upload invoices on to the Prepaid Card online portal.

Community Activities: If your Direct Payment budget is agreed to be used for activities, you will need to upload receipts on to the Prepaid Card online portal to confirm that the expenditure is in line with your agreed Support Plan.

How much money can I keep in my account?

Your Personal Budget, which you receive as a Direct Payment, is meant to meet your day-to-day care and support needs. It is not intended to cover potential future expenses.

Money can build up in your account, due to paying your staff wages in arrears or waiting for a bill to come through. Sometimes you may build up money in the account for other reasons- for example if your Personal Assistant leaves, you are in hospital, staying with family, or simply your personal budget is too high.

As a rule, you can keep up to 8 weeks of your Direct Payment in the account (for example, if you receive £200 per week, you would be able to keep up to £1,600 in your Direct Payment Account). If you are awaiting a bill or due to pay tax for example, we will make sure that we leave enough funding in your account to manage this.

What happens if I build up excess funds?

Normally when we monitor your DP account if you build up more than 8 weeks of funds, we will reclaim any excess money from your Direct Payment. We will always take account of your individual situation, and we will contact you before any reclaim takes place. We will not reclaim funds which are needed for:

- Any agreed plans
- Bills you are waiting for
- Tax or national insurance contributions owed
- Any pay you owe to your staff (including paid leave they have not taken yet, or pension contributions).

If you are spending much less than your Personal Budget each week, and don't have anything planned for it, or any bills you're waiting for, once we have reclaimed the excess money, we will help you to find staff or services that you need, but if you're genuinely managing well with less, we will contact your health or social care team and ask them to review your care and ensure your Personal Budget is right for you.

I am running out of money each month. What should I do?

This will depend on the reason you are spending more than you get. Over the page are some reasons this might be happening, and what you will need to do.

Reason	Explanation	What you need to do
You haven't paid your contribution (if it's due to be paid into your account).	If you don't pay your contribution, your Direct Payment is not going to be enough to meet your care and support needs.	Pay any contribution owed. Contact the Financial Assessment team on 020 8921 3759 if this is a problem for you.
You have chosen/ needed to use Agency Care instead of using PAs, but you haven't let us know.	Agency care costs more than care from a Personal Assistant- please let us know if your care changes. If you haven't told us, your payment may need to be increased.	Check what hourly rate you are paying. Contact the Direct Payments team for help on 020 8921 5706.
Your needs have changed, and you need more support.	Please see sections 4.	Contact the Direct Payments team on 020 8921 5706.
You are being financially abused.	If you have been a victim of fraud or deception or have been pressured or coerced into making payments for goods or services you haven't received, this is abuse.	Call the Direct Payment Team, your assessment team, or our contact centre on 020 8921 2304 to discuss this in confidence and get help.

What can I do if my needs vary a lot?

With some health problems, you may find your needs change day to day and week to week. If this happens, you may want to flex the support you receive to meet your needs. You should discuss this with your Social Care Assessor or Community Nursing Assessor, so your assessment accurately reflects how your needs change.

You can flex your budget, so your support hours vary according to your needs, or change the way you receive support. If you do this within the bounds of the budget, and the assessed needs explained in your support plan, there is no further agreement required. If you employ staff, you should always seek to agree any flexing of hours with them in advance and check with your insurer this is within the employment contract.

If you have a medical condition which is seasonal (for example in winter your health is normally worse, and you normally require more support then) this should be written on your Support Plan and your budget may be varied, or we can change how we monitor your account. If you think this applies to you but your Support Plan does not make this clear, please check with the Direct Payments Team.

What if I have a crisis and my needs increase?

Because your budget is paid in advance, and you pay staff wages and bills in arrears, Direct Payments or Personal Health Budgets contain a built-in buffer of between 4 and 8 weeks budget to manage many emergencies.

If you have a crisis or emergency where you require more support, you can use any funds in your account to meet your care and support needs in an emergency. Contact the Direct Payment team if you think you'll need to do something very different to your support plan, as we will need to check if that's ok with your Social Care Assessor/ social care team.

If you need extra support in a crisis or emergency, but you don't have enough funds in your account to manage, you must contact your social care team. You'll need to explain your situation and what you believe you will need. They may need to talk to your medical team to get evidence that your needs have changed.

What if my needs change in the long term?

If you find your needs have changed a lot and it's not just a short-term issue, it may be that:

- You don't spend your budget every week as you don't need as much support as predicted.
- Your budget is not meeting your needs because you need more support, or you need a different kind of support.
- Your Direct Payment or Personal Health Budget is no longer suitable for you because you can't or don't wish to manage your responsibilities anymore.

In any of these situations talk to the Direct Payments team first. We may need to refer you for a review or reassessment. If you are not due for your annual review of care and support needs, you can request this to be brought forward due to the changes you have experienced.

I'm in hospital/ going into hospital

Whether you go into hospital long or short term, in a planned way, or because of an emergency, a lot depends on if you have staff that you employ.

If you use an agency or self-employed staff, you can just cancel the service as soon as you know you won't need the care and support (although they will usually insist on a notice period), and when you leave hospital, you can just call to arrange the service to start again if they have availability.

If your needs have increased temporarily or permanently, the Hospital Discharge team can increase your Direct Payment or put in temporary agency care to support your existing staff. If you are concerned about managing your Direct Payment during and after a hospital stay, please contact the Direct Payment Team.

If you employ staff, then they will have a contract of employment and you will need to respect this. If you just stop paying your staff, then they could have a claim against you for redundancy or unfair withholding of wages. Ways of managing this include agreeing for staff to take paid holidays while you are in hospital, or to do reduced hours (they could then continue to visit you and provide some additional support such as managing paperwork, shopping,

laundry etc). Do make sure you are acting within the employment contract if you arrange this.

Please inform the Direct Payment Team as soon as possible if you're going to be in hospital for a while. We will not reduce your Direct Payment or Personal Health Budget for the first 4 weeks of your hospital stay but if you are likely to be in long-term, we will work with you and the hospital social work team to find the best way of managing this.

Remember, if you continue to have staff being paid while in hospital you will need to continue making your contribution. A reduced level of service may or may not affect the weekly amount you have to pay. You will not be charged more than the actual cost of the services you use. Check with the Financial Assessment Team on 020 8921 3759 if you are not sure.

Topping up a Direct Payment

You, or a friend or family member can decide to make a regular payment for additional care and support services over and above what is on your Support Plan. For example, this could be used to pay for activities, travel, or extra domestic help. If you want to do this yourself, it is called a Self-top-up. Remember this is on top of your assessed contribution. If another person does it, it's called a 3rd party top-up.

When making a Top-up into a Prepaid account, you or the person doing this must make it clear on the payment reference that this is a top-up.

It is the responsibility of the person paying the top-up to ensure that enough money is transferred to cover the extra services used.

What if I can't manage my DP any longer?

If you have been the responsible person for your own Direct Payment (nobody else has taken the responsible person role for you), there may come a time when you don't want to or aren't able to do this – either for a period of time, or permanently. This may be due to illness, fatigue or difficulties with memory, concentration and understanding.

You can end your Direct payment / Personal Health Budget at any time and choose to get your care and support commissioned directly, but this isn't always necessary, and there are ways we can help. The important thing is to get in touch with the Direct Payment team as early as possible.

Options include:

- Providing extra support from the Direct Payment Team to enable you to continue with the Direct Payment.
- Changing the type of account, you use to make things easier.
- Ensuring your budget includes sufficient resources for you to pay for some extra help (this is always subject to assessed need).

- Finding someone you trust to take on the responsible person role.
- Engaging an agency that can take on the responsible person role.
- The last resort would be to look at the Council arranging your services for you, ensuring as far as possible we retain the things you are happy with in your care.

If we feel you may no longer have the mental capacity to manage the Direct Payment (for example being able to understand and remember information and weigh up and make decisions about your services and your budget), we may need to refer you for a review. If you lack mental capacity, unfortunately you can't remain the responsible person.

Please talk to the Direct Payments team if you are worried about how to manage your budget or feel you're getting into difficulties. You don't have to be an expert in finance, and we are here to help and support you.

SECTION 7:

Financial Monitoring

Financial monitoring is a process where staff from the Council check whether the budget has been spent on meeting the person's needs and outcomes. We check if there is excess money in your account, or whether you are struggling to make your payments.

We check whether your financial contribution has been paid and whether there is a shortfall or whether you have paid more than the cost of your services and are due a refund. We also look to see if your PAs have been paid London Living Wage for waking hours, minimum wage for sleep in hours and whether you are managing tax, National Insurance and Pensions if this is something you deal with yourself.



Why do we do financial monitoring?

Direct Payments and Personal Health Budgets are fantastic and allow much greater choice and control, but things can go wrong. We have a duty to make sure you are managing to get the support you need and that you are not at risk of financial abuse by anyone around you. We also have to make sure public funds are being used appropriately.

We know it's not always easy managing a budget, and we are not there to catch you out! Our aim is to make Direct Payments work for you. We know that sometimes mistakes get made, and if we find these, we will offer you advice and support to manage it better. Please let us know if you are struggling as we can look at all the options with you.



How often will my account be monitored?

By law, we must monitor Direct Payments or Personal Health Budgets in a “proportionate” way. This means that we do more monitoring where the risk to the person with the Direct Payment or other risks are greatest. We also usually monitor new accounts more often than long-standing ones. If you manage your budget well, you will find monitoring is much less frequent.

We will contact you 8 weeks after the Direct Payment or Personal Health Budget starts. This is to check the account is working, you’re receiving the payment, explain all about monitoring, and ask you if there are any issues. After that we will monitor every 3-12 months depending on your type of account.



What happens when the DP account is monitored?

If you have a Prepaid Card Account, we have access to the account details. If you use the Greenwich payroll, we already have records of your staff wages. For other spending or if you use another payroll, you have uploaded receipts, payroll summaries or invoices onto the Prepaid Card banking system, we will only need to contact you if we have queries. If you haven't uploaded these documents, we will write to you and ask you to send these in. We will also be checking that you have been paying your contribution into your Prepaid Account correctly. If we need to reclaim excess funds, we will let you know, so you can tell us if you have any outstanding payments. Once the monitoring is completed, we will send you a letter advising you of the outcome.

Contribution shortfall (Adult Social Care only)

You are meant to pay your contribution directly into your Direct Payment Prepaid Card account. If you are meeting your care and support needs without the contribution, we will ask the care team to review your assessment as your personal budget may be too high. This doesn't mean you can stop paying your contribution, as this is to be paid before any Council funding. We will invoice for any unpaid contribution for the period being monitored.

If you are struggling to keep up with your financial contribution towards your care costs, it's always worth checking whether you could pay less. Contact the Financial Assessment Team (see section 8) to see if you can get a reduction on your contribution for your "Disability Related Expenses". The team can also advise you on maximising the benefits you receive. If you are unhappy with your financial assessment you can ask for it to be reviewed. If you are still unhappy, the decision can be appealed.



Contributions Overpayments

If you are not using your full Direct Payment, you might have overpaid your contribution. The Council is not legally able to charge you more than the cost of your services, so if over a period of time, you are paying more than you use on your care and support- this is an overpayment and will be refunded.

If you think you have overpaid, don't stop paying your contribution. The Monitoring Team can calculate whether you are due a refund, and whether your budget and your contribution should be reviewed at the end of your financial monitoring.



What happens if I make a mistake?

If you have made a mistake and spend your budget on something you shouldn't, or you forget to keep paying your contributions, don't worry. Just let us know, we can help. If we don't hear from you, but we spot an error when we look at your account, we will contact you and let you know. We will arrange for you to repay any money you owe, but don't worry, we will make sure this is manageable and affordable.

The Direct Payment team is happy to support you to get you back on track, so you can carry on with your Direct Payment. Usually, we will monitor more regularly after a slip-up, just to make sure things are going smoothly again.



More serious concerns:

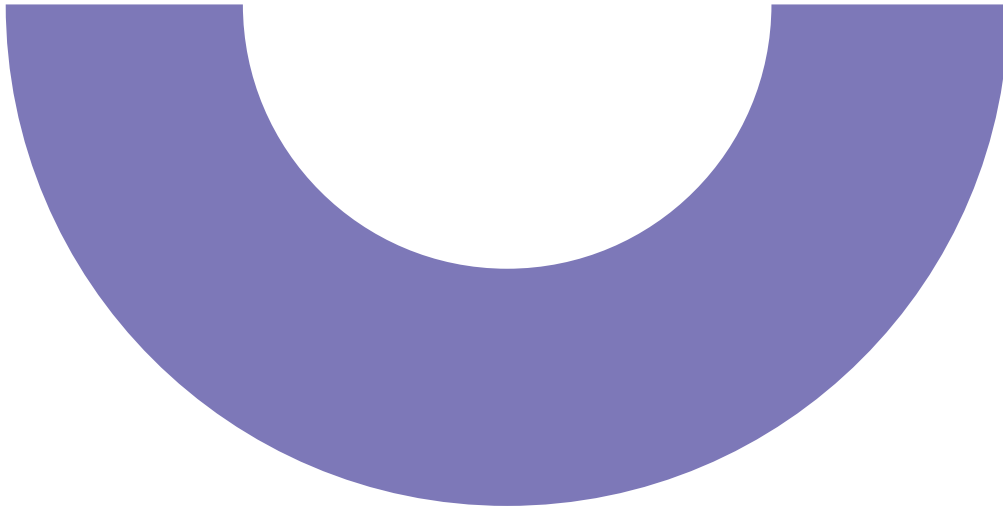
If we are very concerned about your account, we may need to take steps to reduce the risks by liaising with your care teams.

If none of these solutions work, and we have tried everything else, we may have to suspend or end your Direct Payment and make alternative arrangements for you to receive the care and support you need. We will only do this in the last resort and any decision to suspend or end a Direct Payment is taken by senior management from Social Care and from the DP team.

Fraud and theft: We know this does not apply to the vast majority of Direct Payment users, but you should be aware that the Council's fraud team may become involved if there's evidence of deliberate fraud or theft of funds.

SECTION 8:

Useful Contacts



We hope these contact details are useful. We haven't included all services available to Direct Payment users in Greenwich, but just a few key numbers. Do check online or call the Direct payment team if you're needing help and you can't find the right place to go.

ACAS: National organisation that provides free employment law advice to employers on issues like conflict, absence management, disciplinary, grievance, or employment rights.

Phone: 0800 470 0610

Website: www.employersdirect.org.uk

Adults Contact Assessment Team:

The gateway to Adult Social Care teams in Greenwich. Contact them if you have an emergency issue with your care, you want to ask for an assessment or unscheduled review, or you need to make changes to your care arrangements.

Post: Contact Assessment Team, Health & Adult Services, The Woolwich Centre 2nd Floor, 35 Wellington Street, London SE18 6HQ

E-mail: aops.contact.officers@royalgreenwich.gov.uk

Telephone: 020 8921 2304

AccessAble (DisabledGo): Information on accessibility of venues across the borough and further.

Phone: 01438 842 710

E-mail: hello@AccessAble.co.uk

Website: AccessAble

Blue Badges: Check your eligibility and apply for a Blue Badge. You can also use this service to reapply for a Blue Badge.

Website: www.gov.uk/apply-blue-badge

Disabled Children and Young People Service: The Disabled Children and Young People Service (DCYPS) is a multi-disciplinary service undertaking statutory social care services for children and young people with severe or profound disabilities. It is made up of a Social Work service, Children's Occupational Therapy Service and Short Break Team. Referral pathways and eligibility information for each service are accessed on the local offer.

www.greenwichcommunitydirectory.org.uk/kb5/greenwich/directory/service.page?id=ZRj8sf31KIY&localofferchannel=0

Duty email:

CWDTduty@royalgreenwich.gov.uk

Duty phone: 02089212599

Financial Assessment Team: Contact them if you have any questions about your contribution- how it's calculated or any shortfall or overpayment.

Post: Financial Assessment Team, Health & Adults Services, The Woolwich Centre, 2nd Floor, 35 Wellington Street, London SE18 6HQ

Phone: 020 8921 3759

Email: Financial-Assessments@royalgreenwich.gov.uk

Greenwich Community Directory:

Your local online directory contains loads of information about local services, groups and activities in the community for Children, Young People and Adults.

Website: greenwichcommunitydirectory.org.uk

Greenwich Continuing Healthcare

Team: This NHS team includes community nurse assessors responsible for assessing and reviewing Personal Health Budgets.

Phone: 020 3049 9040

Email: greccg.continuingcare@nhs.net

Greenwich Direct Payments Team:

The team is here help you with anything relating to Direct Payments.

Post: Direct Payments Team, Health & Adult Services,
The Woolwich Centre 2nd Floor, 35 Wellington
Street, London SE18 6HQ

Email: Directpayments@royalgreenwich.gov.uk

Phone: 020 8921 5706

When you dial in, choose one of these 3 options:

Option 1: For support plans, new DP set up,
recruitment support, DBS checks

Option 2: For Payroll

Option 3: For payments, financial monitoring and
contributions.

Co-production: If you're interested in getting involved
in co-production (working together) with us to
improve Direct Payment services

Email: DPco-production@royalgreenwich.gov.uk

Or talk to us at the Greenwich Direct Payment team
(see below)

Greenwich Local Labour & Business

(GLLAB): The local job brokerage service matching people wanting work with suitable jobs. They have a database of people who are looking for care work, and they will work with you to find suitable candidates to be your Personal Assistants.

Phone: 020 8921 2440

Email: Peter.Ellis@royalgreenwich.gov.uk

Independent Living Group: Free online service that provides employment law advice, peer support groups, training and other personal benefits.

Website: independentlivinggroup.com

Email: support@independentlivinggroup.com

Livewell Greenwich: Information and support online and by phone to improve your health and wellbeing and manage long-term conditions. The volunteer hub can provide extra support if you're in isolation.

Phone: 0800 470 4831

Website: livewellgreenwich.org.uk

Low Incomes Tax Reform Group:

Information and online guidance about becoming an employer and your responsibilities.

Website: www.litr.org.uk/tax-guides/disabled-people-and-carers/independent-living/taking-your-own-pa

Metro GAD: A local charity offering range of support and counselling services and hosts GAD, the Greenwich Association of Disabled People. This is a user-led organisation which aims to improve access and services for disabled people in Greenwich.

Website: [metrocharity.org.uk/
community/metro-gad](http://metrocharity.org.uk/community/metro-gad)

Telephone: 020 8305 2221

E-mail: gad@metrocharity.org.uk

NHS South East London ICB- Greenwich

For CHC

Phone: 020 8176 5656

Email: greenwich.chc@selondonics.nhs.uk

For Non CHC

Phone: 020 8176 5330

Email: contactus@selondonics.nhs.uk

For further information on PHBs please use this link **www.selondonics.org/icb/your-health/personalised-care/personal-health-budgets/**

Pade Up: Online training for both Direct Payment Employers and Personal Assistants- they have a range of courses on many aspects of Direct Payments and caring.

Website: padeup.co.uk

Pension Wise:

Information about pension entitlements

Phone: 0800 138 3944

Website: www.pensionwise.gov.uk/en

Skills for Care:

An information hub for people who employ their own PAs. They provide funding to train both PAs and Employers.

Phone: 0113 241 1275

Email: information.team@skillsforcare.org.uk

Website: General information hub
www.skillsforcare.org.uk/Employing-your-own-care-and-support/Information-hub.aspx

Apply for funding to get you or your PAs training
www.skillsforcare.org.uk/iefunding

Tax (HMRC): The tax office provides lots of clear and essential information for employers on its website, and the numbers below are for phone advice for new employers

Post: National Insurance Contributions and Employers Office, HM Revenue and Customs BX9 1BX

Phone: 0300 200 3211

Textphone: 0300 200 3212

Fax: 0300 052 3030

Weblinks: www.gov.uk/pay-online, www.gov.uk/check-job-applicant-right-to-work, www.gov.uk/employment-status

Welfare Rights Service:

Advice to Royal Greenwich residents on tax credits and benefits. You can get a free benefit check to make sure you are not missing out.

Phone: 020 8921 6375

Textphone: 18001 020 8921 637

Fax: 020 8921 2016

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: directpayments@royalgreenwich.gov.uk

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

