



**Easy
Read**

Direct Payments

Your Prepaid Card Account



Easy Read



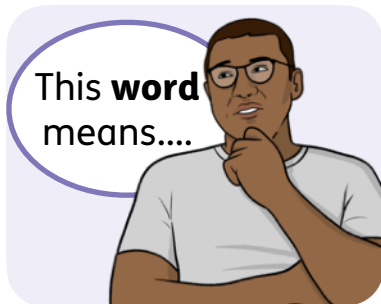
This is an Easy Read version of some information. It may not include all of the information but it will tell you about the important parts.



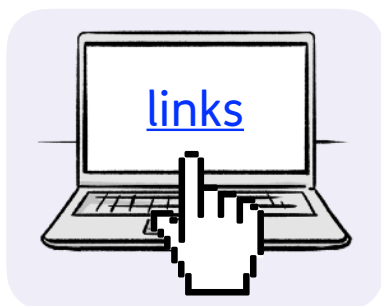
This Easy Read booklet uses easier words and pictures. Some people may still want help to read it.



Some words are in **bold** - this means the writing is thicker and darker. These are important words in the booklet.



Sometimes if a bold word is hard to understand, we will explain what it means.

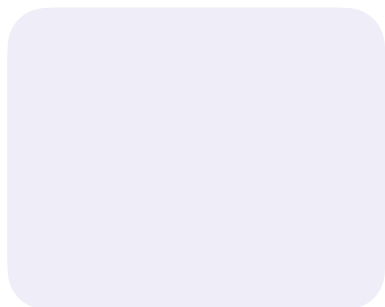


[Blue and underlined](#) words show links to websites and email addresses. You can click on these links on a computer.

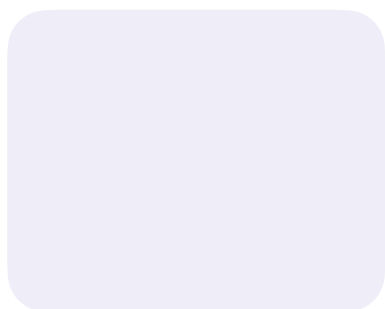
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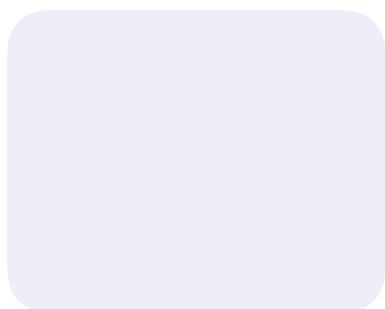
About this booklet



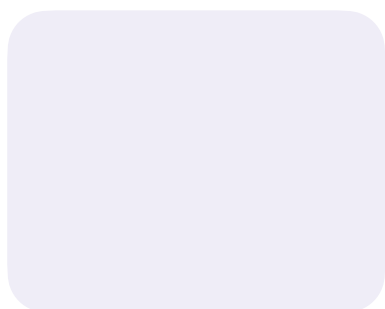
This booklet is from the Royal Borough of Greenwich Council.



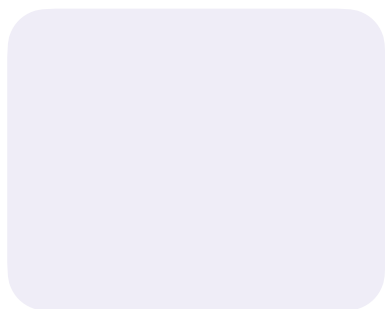
If you have a support plan with us, we will have agreed to pay some money towards your care and support.



We may pay all the money towards your care and support, or some of the money and you pay the rest.



The money we pay is called a **Direct Payment**.



The Direct Payment can be used to pay for the care and support you need.

You can also get Direct Payments from the NHS, to pay for care and support for a health condition. They are called **Personal Health Budgets (PHB)**.

In this booklet we are talking about Direct Payments from the council.

You have decided to get your Direct Payment through a **Prepaid Card Account**.

This booklet will give you information about Direct Payments and your Prepaid Card Account.

What is a Prepaid Card Account?

A **Prepaid Card Account** is where we put your Direct Payment into an online bank account.

You will get a debit card that you use to spend the money on your care and support.

The council will be able to see what you are spending the money on and help you with any problems.

We will pay your Direct Payment into the Prepaid Card Account every 4 weeks.

You might have to pay some money towards your care and support, on top of the money in your Direct Payment.

The money you pay towards your care and support is called **your contribution**.

You should pay your contribution into your Prepaid Card Account.

When your contribution and the Direct Payment are added together, it is called **Your Personal Budget**.

Your Personal Budget should cover the cost of all your care and support needs.

Support with your Direct Payments

You may have someone that helps you look after your Direct Payments, like:

- A family member or friend.
- A **Third-Party** person or company that you get to organise your payments.

The information in this booklet is also for anyone who is helping you look after your Direct Payments.

Organising your care and support

You should spend your Direct Payment on your care and support.

You will have a support plan that shows the care and support you need.

You might choose to spend your Direct Payment on:

- Care from a care organisation - care organisations can send care staff to your home to give you care and support.

If you want to choose a care organisation that is more money than your Direct Payment, you must discuss this with us.

- A personal assistant or self-employed carer - this is someone who helps you to live your life. They can offer you support with your care.

Check that your personal assistant or carer is self-employed.

There is a separate Easy Read booklet all about employing a personal assistant.

You might also choose to spend your Direct Payment on:

- Special equipment you need in your daily life.
- **Respite care** - this is when your unpaid carer gets a break, and you have different care whilst they do this.
- Support to do activities, education or training.

You must not spend your Direct Payment on:

- Your personal bills and rent.
- Food, alcohol and cigarettes.
- Personal items, like clothes.
- Gambling and anything against the law.
- NHS care.
- Care equipment that has been given to you by the Council or the NHS.

- Travel or hotels - unless this is agreed in your support plan.

Changing your care and support

If you want to change your care and support, then there are some things you need to know.

You must let the Direct Payments Team know if you:

- Change the way you get your care. For example, if you switch from a care organisation to a personal assistant.
- Want to make a big change to your care that will cost a lot more money.

- Have made an urgent change to your care without letting us know first.
- Want to change the way you get your Direct Payment.

You do not have to let the Direct Payments Team know if you make a small change that you do not need more money for.

Your Direct Payment

Once your Prepaid Card Account is set up, your Direct Payment will be paid into the account every 4 weeks.

You may also get a one-off payment at some point.

A one-off payment is to cover the cost of something that you only need once, instead of every month.

We will work out how much your Direct Payment is by:

- Looking at all the care and support you need in your support plan.

- Checking how much this care and support usually costs.
- Adding the costs together.

You should try and think about cost when you are choosing the care and support you want to spend your Direct Payment on.

Expenses

Expenses are any extra costs you pay to organise your care and support.

Your expenses may include:

- The cost of using an organisation to help you with paying your personal assistant or carer.
- **Insurance** - insurance is protection for when something goes wrong.
You pay money to an insurance company and they pay out if something goes wrong.
- Paying for your personal assistant's public transport tickets.

We will help you with any expenses you pay. We can include the cost of expenses in your Direct Payment.

If you have any questions about expenses, please talk to the Direct Payments Team.

Respite care

Remember, **respite care** is when your unpaid carer gets a break, and you have different care whilst they do this.

Whilst your carer takes a break, you may go into a care home or pay a carer to come to your home.

If you need respite care, this will be in your support plan.

You will have a set amount of money that you can spend on respite care every year.

We will charge you for respite care whenever you need it.

If you need respite care every week, we can include the cost of this in your Direct Payment.

Managing your money

It is important you keep track of your money and what you are spending it on.

Remember to keep track of:

- Paying your personal assistant or carers - you will need to send the Direct Payments Team copies of your personal assistant's timesheets to show that you have paid them for the right amount of time.
- Bills from organisations - bills tell you how much you need to pay an organisation for the service they provide to you.

You will need to send copies of any bills you pay to the Direct Payments Team.

- Activities that you have paid to do
- you will need to send copies of any receipts for the activities to the Direct Payments Team.

You should try and deal with paying your personal assistant or carers, and your bills, as soon as you can.

Make sure your timesheets, bills and receipts are correct before you send copies to the Direct Payments Team.

You can make copies by taking a photograph of them and emailing

them to:

directpayments@royalgreenwich.gov.uk

You can also hand in or post
timesheets, bills and receipts to:

Direct Payments Team
The Woolwich Centre
35 Wellington Street
Woolwich
London SE18 6HQ

Money in your account

We have rules about how much
money you can have in your account.

You can keep up to 2 months of your
Direct Payment in your account at
once.

So if your Direct Payment is £800 a month, you are allowed up to £1600 in your account.

If you have more than 2 months of Direct Payment in your account we may ask for some of the money back.

We will always contact you before we ask for any money back.

We understand sometimes you may have more money in your account for a good reason.

We will not ask for the money back if this is the case.

If you are spending a lot less than the amount of your Direct Payment every month, we may need to lower the amount of your Direct Payment.

If you are spending a lot more than the amount of your Direct Payment, you should contact the Direct Payments Team to discuss this.

If your needs change from week to week

The care and support you need may change from week to week.

This would mean the amount of money you need is always changing.

You should talk to us about this when we are writing your support plan together.

We will think about this when we decide how much your Direct Payment should be.

If you have an emergency and suddenly need more money for extra care, please contact your social care team.

If you need to stay in hospital

Remember to cancel your care if you have to stay in hospital.

If you have a personal assistant or carer, you should agree with them what will happen if you need to stay in hospital.

Please tell the Direct Payments Team if you are going to be staying in hospital for a long time.

If you are worried about managing your Direct Payment while you are staying in hospital, or after you get out of hospital, please talk to the Direct Payments Team.

Adding money to your account

You or someone you know can pay extra money into your account for your care and support.

This is called a top-up.

If you are putting extra money in your account, please talk to the Direct Payments Team.

If you cannot manage your money

There may be a time when you are not able to manage your money and account anymore.

You can stop getting your Direct Payment and close your account at any time.

But there are ways we can help you before you have to do this, like:

- We can change the type of account you have if this will make managing your money easier for you.
- We can help you to find someone who will manage your money for you.
- We can give you extra support to manage your money.

Checking your money

Sometimes we will need to check your money and your account.

We will ask you to send us some documents for us to check. These documents include:

- Bank statements.
- Receipts and other documents that prove what you have spent your money on.
- Letters from the government.

We will check:

- That your Direct Payment has been spent on care and support.
- If there is too much money in your account.
- Whether you are struggling to make payments.
- Whether you are paying too much for care and support.
- That you are paying your personal assistant or carers.

We will do this every 3 to 12 months.

Once we have checked your money and account we will send you a letter.

The letter will explain anything that we decide should happen because of the check.

If you ever make a mistake, like spending some of your Direct Payment on something that is not care, please do not worry.

We understand that everyone makes mistakes. We will help you fix the mistake and you will carry on getting your Direct Payment.

If we ever have a serious concern about your money or account, we will talk to you.

If we cannot fix the issue then we may have to stop your Direct Payment.

If you are struggling to pay

If you pay some money towards your care and support it is called **your contribution**.

If you are struggling to pay your contribution please contact the Financial Assessment Team.

Paying too much

If you pay too much money towards your care and support, you can get this money back.

Helpful contacts

If you need help, you can contact any of these services:

ACAS

ACAS is an organisation that helps and gives advice to places of work.

You can find out more about ACAS by going to: www.employersdirect.org.uk

You can contact ACAS by calling 0800 470 0610.

Adults Contact Assessment Team

You can talk to the Adults Contact Assessment Team if you have an issue with your care or if you need to make changes to it.

You can contact the Team by:

- Post:

Contact Assessment Team
Health & Adult Services
The Woolwich Centre
35 Wellington Street
Woolwich
London SE18 6HQ

- Email:

aops.contact.officers@royalgreenwich

- Phone: 020 8921 2304

AccessAble

AccessAble is an organisation that can give you information about places and buildings in the UK that are accessible.

You can find out more about AccessAble by going to:
www.AccessAble.co.uk

You can contact AccessAble by:

- Phone: 01438 842 710
- Email: hello@AccessAble.co.uk

Blue Badges

A **Blue Badge** lets you park your car in a special space if you are disabled or need some extra help.

You can find out more about Blue Badges by going to: www.gov.uk/apply-blue-badge

Disabled Children and Young People Service

The Disabled Children and Young People Service supports children and young people with disabilities.

You can find out more about the Disabled Children and Young People Service by going here:

www.greenwichcommunitydirectory.co.uk

You can contact the Disabled Children and Young People Service by:

- Phone: 02089 212 599
- Email:
CWDTduty@royalgreenwich.gov.uk

Financial Assessment Team

You can contact the Financial Assessment Team if you have any questions about how much you pay for your care.

You can contact the Team by:

- Post:

Financial Assessment Team
Health & Adult Services
The Woolwich Centre
35 Wellington Street
Woolwich
London SE18 6HQ

- Email: Financial-Assessments@royalgreenwich.gov.uk

- Phone: 020 8921 3759

Greenwich Community Directory

The Greenwich Community Directory is an online list of all local services and groups.

You can find the Greenwich Community Directory here:
www.greenwichcommunity.org.uk

Greenwich Continuing Healthcare Team

The Greenwich Continuing Healthcare Team is an NHS team that supports people with Personal Health Budgets.

You can contact the Team by:

- Phone: 020 3049 9040

- Email:
greccg.continuingcare@nhs.net

Greenwich Local Labour and Business

Greenwich Local Labour and Business is a service that helps people find jobs.

You can contact Greenwich Local Labour and Business by:

Phone: 020 8921 2440

Email:
Peter.Ellis@royalgreenwich.gov.uk

Independent Living Group

Independent Living Group is an online service for people who need advice about getting a job or who need training.

You can find out more about Independent Living Group by going to: www.independentlivinggroup.com

You can contact Independent Living Group by email: support@independentlivinggroup.com

Livewell Greenwich

Livewell Greenwich can give you information and advice about your health and wellbeing.

You can find out more about Livewell Greenwich by going to:

www.livewellgreenwich.org.uk

You can contact Livewell Greenwich by phone: 0800 470 4831

Low Incomes Tax Reform Group

Low Incomes Tax Reform Group is online information about hiring people to work for your organisation.

You can find out more about Low Incomes Tax Reform Group by going to: www.litr.org.uk/tax-guides/disabled-people-and-carers/independent-living/taking-your-own-pa

Metro GAD

Metro GAD is a charity that supports disabled people in Greenwich.

You can find out more about Metro GAD by going to: www.metrocharity.org.uk/community/metro-gad

You can contact Metro GAD by:

Phone: 020 8305 2221

Email: gad@metrocharity.org.uk

NHS South East London ICB-Greenwich

You can contact the NHS South East
London ICB-Greenwich by:

- Phone: 020 8176 5656
- Email:
greenwich.chc@selondonics.nhs.uk

Pade Up

Pade Up offers lots of different
training courses about Direct
Payments and care.

You can find out more about Pade Up by going to: www.padeup.co.uk

Pension Wise

Pension Wise can give you information about your pension.

You can find out more about Pension Wise by going to:
www.pensionwise.gov.uk/en

You can contact Pension Wise by phone: 0800 138 3944

Skills for Care

Skills for Care is a service that gives information to people who have Personal Assistants.

You can find out more about Skills for Care by going to:

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

You can contact Skills for Care by:

- Phone: 0113 241 1275
- Email:
information.team@skillsforcare.org.uk

Tax Office

The Tax Office can give helpful advice and information to organisations that are hiring people to work for them.

You can find out more about the Tax Office by going to:

- www.gov.uk/payee-online
- www.gov.uk/check-job-applicant-right-to-work

You can contact the Tax Office by:

- 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

Welfare Rights Service

The Welfare Rights Service advises people about benefits.

You can contact the Welfare Rights Service by:

- Phone: 020 8921 6375
- Textphone: 18001 020 8921 637
- Fax: 020 8921 2016

Contact the Direct Payments Team

You can contact the Direct Payments Team by:

- Post:
Direct Payments Team
The Woolwich Centre
35 Wellington Street
Woolwich
London SE18 6HQ
- Phone: 020 8921 5706
- Email:
directpayments@royalgreenwich.gov.uk

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