



**Cumberland
Council**

Adult Social Care Direct Payments

Your support needs, your choice

cumberland.gov.uk

About this booklet

Direct Payments is one of a number of ways you can use your Personal Budget to arrange your care and support services in partnership with Cumberland Council's Adult Social Care service.

This booklet tells you:

- what Direct Payments are and how they might help you;
- who can have a Direct Payment;
- where to go for information and practical help;
- how to ask for a Direct Payment;
- what your practitioner will do; and
- what you will be expected to do to set up your care and support when using a direct payment.

Edward

Edward needs 24 hour support at home. Edward's daughter Carol is the main carer and uses direct payments to buy personal care for her father and respite for weekends.



Edward

What are Direct Payments?

If you think you need care or support services, Cumberland Council's Adult Social Care service will carry out an assessment of your needs. If you are eligible for support, we will decide how much money could be available to meet your needs. Once we have carried out this assessment, you will be helped to draw up a Support Plan of how you think your needs can best be met.

There are three ways in which you can use your Personal Budget to arrange the support you need:

- we can give you your Personal Budget as a Direct Payment so you can arrange your own services in the way in which you prefer;
- we can arrange the services you prefer for you using your Personal Budget; or
- you can have a combination of the two. Taking some of your personal Budget as a Direct Payment and arranging your own services and having us arrange some services for you.

Some services you decide you want may only be possible using a Direct Payment such as using a local person to help you or buying from a local provider. A Direct Payment is money we can give you, to enable you to arrange and be in control of the services you choose to meet your needs. For example, you can use the Direct Payment to:

- employ your own staff;
- design your own service that fits your choices and needs;
- choose equipment or minor adaptations that better suit your lifestyle;

- arrange your own respite care to offer you or your carer a break;
- pay a care agency to provide you directly with services; or
- a combination of any of these.

However, there are some rules. You must spend your Direct Payment on things that your assessment shows that you need.

You can never use your Direct Payment to buy:

- services from the local authority but you can ask us to arrange them on your behalf (note, for equipment you must purchase this yourself);
- long term residential care; or
- ancillary services, such as a domestic cleaner (this should be a separate private arrangement);
- anything that has not been agreed as an assessed need in your support plan.

How will Direct Payments help me?

Direct Payments can give you greater control and choice in:

- the services you receive,
- who provides these to you,
- when you receive them and where.

Here are some examples of how Direct Payments could help you:

You could choose your own support worker rather than having whoever is sent to you:

“The carers sent by the agency were always very nice but I would never know who was going to turn up. Now I use my Direct Payments to employ a lady from our village to help me get up and go to bed. I still use the agency for some calls and for cover.”

You could arrange for your support worker to come at different times to suit what you want to do:

“Although I have care needs I still work. I found that when my job required me to have an early start it was often difficult to reorganise my care from its usual time in the morning, if it was short notice it was impossible. I still have my regular care from Cumberland Care but I use my Direct Payment to pay someone when I need an early ‘get up’.”

Instead of going regularly to the same day centre, you could choose to go to different centres or do different activities:

"I go to the day centre twice a week but I wanted to do an art class at my local college. I now have one day at the day centre and a Direct Payment for the other day which I use to pay someone to help me get to the college and to meet my care needs at my class."

If you are a carer and are going on holiday, you could arrange for the person you look after to stay at home rather than having to go into a residential home:

"When I went away for a break my husband used to go into a local residential home for a short stay. The home was nice but not really his cup of tea. Now we have a Direct Payment and we organise a short term care package at home for him so that he gets to stay at home and I get my break."

If you have been assessed as needing a piece of equipment to help you and you would like a different model or a higher specification or style:

"We wanted a more portable hoist so we could take it with us when we stayed with our daughter. We got a Direct Payment equal to the cost of the hoist that the Adult Social Care Directorate would provide and topped it up with some money of our own so that we could buy a more portable model."

Andy

Andy uses direct payments to arrange his own personal assistants through a local agency. His personal assistants support him at residential college during the week and to help him go out into town and socialise at the weekend.



Andy

Who can have a Direct Payment?

You are eligible to receive a Direct Payment if you:

- have been assessed as needing support or as needing a piece of equipment to help you;
- are a carer who has been assessed as needing support to help you look after someone else;

and

- you are able to understand what a Direct Payment is and that you will be responsible for how it is spent;
- you are able to direct your own support - this means you are able to say what you want and when you want it;
- you are able to manage the money with someone's help or by yourself. (There is more about the help available later in this booklet.)
- you will need to sign and agree to the 'statement of conditions' under which the Direct Payment is made.

Cumberland Council will offer Direct Payments to individuals who are eligible. However there are a very small number of people who the law does not allow to have a Direct Payment:

- people going through the criminal justice system or people who are serving a community sentence for a criminal offence or who are on leave from prison; and
- people who are receiving certain types of treatment under the Mental Health Act, people receiving community support as part of a compulsory court order or people receiving compulsory treatment for substance misuse.
- there are also people for whom a Direct Payment is not suitable, such as people who have capital funds above the financial threshold from Adult Social Care. If your needs are particularly complex you may be eligible for NHS Continuing Healthcare.

Where can I go for information and practical help?

There are two main local sources of support for Direct Payments:

- your practitioner
- Direct Payments Advice and Support Service.

Your practitioner

Your practitioner might be a social worker, occupational therapist or care coordinator. This is the person who will carry out the initial assessment and who will discuss the different options with you. They will have experience of Direct Payments and how others like you have used them to design their own support plan. They will contact you regularly to check if all is going well and are able to help and advise you if:

- your needs or circumstances change;
- you want to make changes to how you spend your Direct Payment; and
- you need advice on any other matter.

Adult Social Care Directorate staff cannot advise you on employment matters.

Direct Payments Advice and Support Service

This is a service run by independent organisations, not linked to Adult Social Care, who provide advice and support you with Direct Payments. This may be particularly helpful if you are considering employing somebody as employment legislation can be quite complex. There are specific responsibilities that apply when you are an employer and you may need help with advertising, recruiting and employing your own staff, if that is the option you choose.

Community Finance Officers

The Adult Social Care Directorate also employs Community Finance Officers who will assess if you need to pay a contribution towards your Direct Payment to cover your support costs. This will happen prior to the commencement of your Direct Payment. They can also answer any questions you might have about the financial side of your Direct Payment.

How do I ask for a Direct Payment?

To receive a Direct Payment, you and/or the person you look after must have an assessment of need from Cumberland Council's Adult Social Care Directorate. If you have already had an assessment from us, you should ask your practitioner for a review of your support plan so that you have an up to date agreement about your needs. If you have not had an assessment, or if you are unsure who your practitioner is, contact Adult Social Care (details at the back of this booklet). They will then ask a practitioner to arrange an appointment to visit you.

Betty

Betty, who has dementia, and her son use direct payments to buy care from a local care worker who Betty knows well. Betty's son says direct payments have enabled them to buy in the care she needs and gives the family peace of mind knowing she is safe.



What will my practitioner do?

Your practitioner will carry out an assessment (or review) of your needs. Your assessment is a discussion and agreement about your support needs. It includes discussing areas such as:

- What tasks, such as washing and dressing, can you do by yourself?
- What tasks can you do if someone helps you?
- Are there tasks you cannot do at all?
- Who helps and supports you at present?
- What is the best way of meeting your needs?
- What equipment or minor adaptations are required to promote independence and safety?
- How much help is your carer able to offer you?

You should try to think about your support needs before your assessment so that you can describe them clearly to your practitioner.

Following the assessment, your practitioner will give you a copy of the assessment form that summarises your needs. You might want to discuss the different ways in which any needs could be met. This could be in the form of Direct Payment or services that could be arranged by your case worker for you or a mixture of them both.

You can then compare this with your own view of how you would like your support needs to be met. You may then want to consider the option of receiving a Direct Payment.

A Direct Payment does offer more flexibility so you may find that you could arrange better tailored support to meet your assessed needs within the budget allowed. However, any services you buy must help to meet your assessed needs. You should discuss this with your practitioner.

Contributions to the cost of non-residential services

If you are assessed as needing non-residential services such as support at home or day care, we will arrange an assessment of your finances. This will help us decide if you are eligible and if you will be asked to contribute towards the cost of these services and, if so, how much. Once you are in receipt of a Direct Payment and if you are assessed to pay a charge towards the cost of your support, you will receive an invoice every 4 weeks in arrears. The Council's preferred method of payment is by Direct Debit, other ways to pay are listed on the back of your invoice. For more information about contributions and the financial assessment, see our booklet 'How much will I pay? Contributions to personal budgets and non-residential services'.

Bernadette

Bernadette was offered day care but decided to use direct payments to employ her own personal assistants. They help her go out and have enabled her to develop a busy work and social life.



Bernadette

What will I have to do?

You and your practitioner will produce a Direct Payment Plan (a plan of how you will use the payment) and a costing plan (of the costs involved). The plan will describe:

- your support needs, including your needs identified in your assessment;
- which needs will be met by Direct Payments;
- how those needs will be met, that is, the services or equipment you will buy or how you will meet the need;
- whether there is likely to be any variation in the way you meet your needs;
- what support, if any, you might need to manage the Direct Payment; and
- what contingency arrangements you have made to cover emergencies (for example, your usual carer has gone off sick).

This should be as realistic as possible and cover all the costs which you are likely to encounter.

If you are going to employ staff, you will need to include their hourly rate, the number of hours, any Employer National Insurance costs, liability insurance, training and so on. If you decide to buy a service from an agency, you will need to include the number of hours and the particular rates that apply to all aspects of the work, any mileage charges and so on.

You may choose to meet your needs using a variety of methods and these will need to be costed carefully to ensure that you can meet your needs with the budget you have.

If you are buying equipment, you will need to budget for any necessary associated running costs and considerations for funding of servicing, maintenance, repair and inspections as required.

What happens next?

Once you are satisfied that you want to follow up the Direct Payments option, you should contact your practitioner in order to submit your own Direct Payment Plan and costing. Your Practitioner, or a Direct Payment Advice and Support Service can help you with this as required.

If the Direct Payment is to go ahead you will receive a document titled "Statement of conditions" from us which will confirm your support plan details and also a "cardholders information form". The agreement will include the terms and conditions of receiving a Direct Payment. You will need to check these and, if you agree to them, you should sign the agreement and send it back to us.

It may be possible to make single 'one-off' Direct Payment/s for equipment or minor adaptations into a personal bank account. This also applies to fixed-term packages or respite care, but for repeated or ongoing Direct Payments you must set up a separate account. This will enable you to keep your other financial affairs separate and private. Please note that for payments arranged through the Direct Payment prepaid card system, Cumberland Council will be able to monitor all your transactions online to help ensure they comply with the Direct Payment agreement in the "Statement of conditions".

The Council will then send you:

- details of when the first payment will be paid into your prepaid card account;
- a list of dates when subsequent Direct Payments will be paid into your prepaid card account;
- specific requirements (for example, relating to your equipment) ;
- information given by your practitioner;
- information on any financial records you may need to keep.

What other responsibilities do I have?

Any equipment purchased through a Direct Payment becomes the property of the person who purchased it and as such it is important that the necessary maintenance, servicing, repair and inspections are carried out. This will be at your own cost, so you should budget this into your ongoing arrangements.

What happens if my circumstances change?

Your practitioner should review your assessment at least annually. This will provide you with a regular check on how well your arrangements are meeting your needs. However, if at any time, you feel your circumstances have changed; you should contact your practitioner to request a review of your support needs.

You may find that your costs have increased and the Direct Payment is no longer adequate to meet your needs or that you are spending less than you expected. In these circumstances, you should contact your practitioner.

Any requests for increases to Direct Payments will need to be discussed with your practitioner.

Although your practitioner will retain responsibility to ensure that your assessed needs are met, Direct Payments do give you more independence and control. You should make sure that your plans enable you to meet your needs and control your services as far as is possible. For example, you should have contingency arrangements in place in case your usual support workers are unable to provide you with support. You should also plan to have sufficient money to account for any contingencies.

What do I do if there is an emergency?

While you should have contingency arrangements in place, these may not be able to deal with every eventuality. If your support arrangements break down, you may need help to resolve this urgently. If this happens during office hours, please contact your practitioner. If your practitioner is not available, ask to speak to one of his/her colleagues - there should be someone nominated to be on duty. If it happens outside of office hours, you can contact our **Out of Hours Service (AMHP and Emergency Duty Team) on 01228 273800 for advice.**

How do I end my Direct Payments?

Four weeks notice is required to end a Direct Payment. Your assessment will then be reviewed to make sure your needs will still be met by any alternative arrangements that are put in place.

Your Records

We keep records about our work with people who use our services. This information is kept to enable us to arrange services for people and to carry out our legal duties. The Data Protection Act 1998 gives you the right to see information we keep about yourself whether this is kept on computer or in writing. Please ask your practitioner or Customer Services if you would like to know more.

Your compliments, concerns, comments and complaints

We welcome all feedback about our services. If you have a compliment, concern, comment or complaint about our services, or a decision or action we have taken then please let us know about it. You can ask your practitioner if you would like to know more. Alternatively, you can contact Customer Services on **0300 373 3730**

or go online via our website at:

<https://www.cumberland.gov.uk/your-council/have-your-say/make-complaint-or-give-us-compliment>

or email: **complaints@cumberland.gov.uk**

Please note: do not email us with emergency and urgent matters relating to Adult Social Care; these should be telephone through to our 'SPA' contact centre (**0300 373 3732**). We will try to use the feedback you provide as a way of improving our service to you and to others.

Where can I find out more?

To ask for an assessment of need, or for help and advice, contact us at:

Cumberland Council Adult Social Care Directorate:

'Single Point of Access' (SPA) helpline service: **0300 373 3732**

For other general enquiries:

Customer Services: **0300 373 3730**

Offices are open: 9.00am to 5.00pm Monday to Thursday

9.00am to 4.30pm Friday

More information, including how to make a referral to Adult Social Care, is available on our website:

cumberland.gov.uk/health-and-social-care/adult-social-care

For emergencies outside office hours, at the weekend or during bank holidays, the **Out of Hours Service** can be contacted on **01228 273 800**.

If you require this document in another format (eg CD, audio cassette, Braille or large type) or in another language, please telephone **0300 373 3730**

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে **0300 373 3730** নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息，
请致电 **0300 373 3730**

Jeigu norétumète gauti šią informaciją savo kalba,
skambinkite telefonu **0300 373 3730**

W celu uzyskania informacji w Państwa języku proszę
zatelefonować pod numer **0300 373 3730**

Se quiser aceder a esta informação na sua língua,
telefone para o **0300 373 3730**

Bu bilgiyi kendi dilinizde görmek istiyorsanız lütfen
0300 373 3730 numaralı telefonu arayınız