



Your guide to **Direct Payments**

Providing you greater choice and
control over the care you receive.

About this booklet

This booklet is an introduction to direct payments and is produced by Wokingham Borough Council Adult Social Care.

If it does not give you all the information you need, please contact us, our details are at the end of this booklet.

This booklet is available in alternative formats and can be produced in other languages.

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Part 1

What are Direct Payments?

1. What is a Direct Payment?

Direct Payments are local council payments for people who have been assessed as needing help from the Children with Disabilities team or Adult Social Care, and who would like to arrange and pay for their own care and support services instead of receiving them directly from the local council. Having a Direct Payment gives you choice and control over how you organise, purchase, and manage your care and support.

2. How you can use Direct Payments

A person will need to have been assessed as having eligible needs to receive a Direct Payment and the payment must be used to purchase the services that will meet the person's needs. You will need to show within a care and support plan how the Direct Payment will be used to meet your assessed needs.

It can include:

- Personal care and assistance to help you to live in your own home
- Day, Overnight Respite and Supported Living
- Support to access community, social and leisure
- Transport costs
- Items of agreed equipment
- Carers Services

These should relate to your assessed needs.

- You may wish to use your Direct Payment to employ your own Carer(s).
- Engage with a self-employed Carer(s) or an Agency to help meet your needs

- Your Social Worker or the Direct Payment Team can help you with making this choice

At present Direct Payments cannot be used to purchase

- Permanent residential care
- NHS provided services
- Housing services
- Stock items of equipment provided by the council

3. How do I get a Direct Payment?

You will have a social care assessment and a financial assessment to determine if you are eligible for ongoing support from us and if you are required to make a financial contribution. If you are eligible for ongoing support, you will be given a personal budget, you will need to show how you intend to spend the budget within a care and support plan which will need to be agreed with your Social Worker. You can choose how you wish to receive your personal budget from several options which includes Direct Payments, or you may.

choose to use a combination of options for example some of your care could include a Direct Payment and a council managed element.

If you are required to make a financial contribution, this will pay for part of the care, with WBC contributing the balance of the personal budget.

- You will be advised how to pay your customer contribution

4. Setting up your account

Your Direct Payment will be set up with a prepaid debit card which has an online banking facility, this account will be with Pre-Paid Financial Services (PFS/EML). We will set up your account, the Direct Payment funds will be paid to your account monthly in advance. You will be able to manage this money to purchase your support.

If you do not want a PFS/EML account, you can open your own account but please be aware that you will need to provide receipts and bank statements of expenditure when asked to do so.

Part 2

Managing your Direct Payment

The first steps are to decide how you want to receive your services; this could be:

Employing your own Carer(s)

Engaging with a self-employed Carer(s)

Engaging with an Agency

By law, we must monitor how you are using your Direct Payments.

If you employ your own Carer(s), even if they are only temporary you will need:

- To engage with a Payroll Provider
- Purchase Employment Protection Insurance
- Carers DBS checks
- Contract of Employment

You can also engage with a self-employed carer or carers, it is important that they evidence their self-employment records to you so that you/ the Council can be confident that they are responsible for all their own National Insurance & Income Tax via the HMRC.

They should have their own insurance & DBS check and would not be entitled to holiday/sickness pay/maternity pay or redundancy pay.

1. Keeping records and why they are important

It is important that you manage the Direct Payments properly so that you can get the care and support that you need, as shown in your care/support plan.

The Direct Payment Team will complete reviews of your Direct Payment and contact you with the outcome of their review at regular intervals.

You must keep all records such as, invoices, payroll summaries and receipts. It is important to do this as you may need to share any, or all of these, with us if we ask. Keeping Direct Payment records will help to protect you, the money you use to buy your care and support, and the people you pay to provide your care. We suggest that you keep monthly records to make it easier for you to keep track of your income and spending.

It is advisable to keep a copy of your support plan which will be given to by your Social Worker.

Wokingham's Direct Payment Team can provide information on all aspects of accessing and using Direct Payments. The team can provide support for people who have chosen to employ a Personal Assistant/ Carer. This can include help with:

- Employing a Personal Assistant
- DBS Checks
- Information on Payroll and insurance for carers
- Contract of Employment
- Information on Self Employed Personal Assistants

You can contact the Direct Payments Team for help and advice at:

DPWokinghamcard@wokingham.gov.uk

2. Direct Payment Care and Financial Reviews

Your care review will happen annually with a Reviewing Officer from the Adult Social Care Team. They will contact you to arrange a convenient time to meet and discuss how your Direct Payments are working for you.

Financial review – The Direct Payment Team will conduct regular reviews and contact you with the outcome of these. The Direct Payment Team will complete an annual review of your Direct Payment account.

The review will:

- Check that you are paying your assessed financial contribution
- To ensure you are using the Direct Payment as set out in the care and support plan

At the annual review we would liaise with you about unspent funds some of which may be reclaimed. Reclaims will happen once we have confirmed with you that you have no outstanding payments to make or whether you have anything planned for the unspent funds.

3. Making payments from your Direct Payment account

You should pay for your care and support using your Direct Payment account either by a bank transfer, direct debit where appropriate, or by telephone payment.

Direct Payments can only be used for the needs set out in your agreed support plan.

Cash withdrawals are not permitted under the Direct Payment scheme so you will not be able to use your card at an ATM machine.

You should check that:

- Any invoice shows the name and full address of the person/organisation providing care
- It adds up correctly
- It is for a service you have received and the payment is due

4. Employing your own Carer(s)

By definition you will be an Employer, so it is your responsibility to ensure you abide by any employment and tax laws. This would apply if you managed your own payroll, the Council suggest that you engage with a Payroll Provider so that this is less of a responsibility for you, this can be purchased using your Direct Payment.

It is necessary to have Employment Protection Insurance which can be purchased using your Direct Payment.

Note: Please contact the Direct Payment Team if you are unsure about this section.

If your carer/PA needs specific training please contact your social worker or the Brokerage and Support team, please see part 4 of this leaflet.

5. How long you need to keep your records for

You or the person managing your Direct Payment will need to keep all supporting documents relating to the Direct Payment and the provision of the support for at least three complete financial years from the date of the payment, even if the payments have stopped.

6. What to do if things go wrong

If you have a problem and it directly affects your ability to pay for your immediate care needs, you must tell your Social Worker or contact the Direct Payment team at once.

Part 3

Wokingham PrePaid card (PFS/EML) Card FAQs

1. What is a Prepaid Financial Services (PFS/EML) Card?

Prepaid Financial Services are the company the Council have a contract with to provide your Direct Payment account. The account is an online bank account with a card facility.

The card works just like any other bank debit card. Payments can be made by bank transfer, telephone payments or online payments using your long card number.

2. Does it have a credit limit?

No, it's not a credit card and carries no credit limit. You cannot spend more money than is held in your online account.

The card will be loaded with funds by the Council, and you will only be able to spend those funds, you can also make payments to the online account. Any transaction that is for a higher value than the total funds held on your online account will be declined.

3. How do I get help if I have questions about my PFS/EML online account?

If you have questions about your PFS online account, please contact the Direct Payment team **0118 9746000** and choose **option 6**. Pre-paid Financial Services (PFS/EML) customer services team on **020 3633 4515**.

4. Are there any fees for using my Direct Payment Card?

There should be no fees to the cardholder for making purchases or using the Prepaid Financial Services (PFS/EML) online account, or via the phone.

5. Can I change the PIN assigned to me?

No, unfortunately you are not able to change your PIN number. You will be issued a new PIN for any replacement card.

6. I have forgotten my PIN number, what do I do?

If you have forgotten or lost your PIN please call PFS/EML customer services on: **020 3633 4515**

7. What should I do if my card is lost or stolen?

If your PFS/EML Card has been lost or stolen or you believe the security of the card compromised, you must inform PFS/EML immediately on **020 3633 4515**

8. How long will it take to replace the PFS/EML Card?

It normally takes up to 7- 10 working days.

9. What happens if I change my address?

You must notify the Direct Payment team, so your records are updated. You can email the Direct Payment.

DPwokinghamcard@wokingham.gov.uk

10. Does my PFS/EML Card ever expire?

Yes, you can find the expiry date on the front of your PFS/EML Card. You can use your PFS/EML Card until the end of the month as stated on the front of the card. A new card will be reissued before the end of the month the card is due to expire in. We recommend you activate your new card as soon as you receive it. Once you have activated your card

the balance will be transferred to the new card so you can start using your Direct Payment immediately.

If you haven't received your new card by the end of the month, please email the Direct Payment team DPwokinghamcard@wokingham.gov.uk

11. What happens if I no longer want to receive a Direct Payment and have no need for a PFS/EML Card

If a Direct Payment is no longer needed, then please contact the Direct Payment team. If a Direct Payment ceases, the PFS/EML Card account will be closed and no longer be available to use. The PFS/EML Card can be destroyed.

12. Is the card safe and secure to use?

As with all cards we use, every precaution needs to be taken to keep the PFS/EML Card safe and your PIN secure. **Please note** - Carer(s)/ Personal Assistance should not hold or use your PFS/EML Card and PIN number.

13. Online Payments

When you make an online purchase PFS/EML will confirm your ID by sending you a One Time Password (OTP) to be entered to authenticate you are the cardholder and complete the online transaction.

14. I have received my PFS/EML Card, now what do I do?

Using the PFS/EML online account is very simple. However, before you start using the PFS/EML account you must complete the following steps: Sign the signature strip on the reverse of the PFS/EML Card
Activate the PFS/EML Card and obtain your PIN by calling the telephone number on the letter you receive.

PFS Customer Services Team: **020 3633 4515**

Email – Wokingham@prepaidfinancialservices.com

15. If you need someone to manage your Direct Payment on your behalf

a. Nominated Person

You may wish to nominate someone to support you with managing your Prepaid Card and Direct Payments. This must not be your personal assistant (PA) or care provider. The nominated person will be able to help you make payments from your Prepaid Card to care providers or to your PAs, in line with what has been agreed on your support plan. The Prepaid Card will be in your name, not the nominated person's name. If your nominated person misuses the card, you will be held liable for any money that needs to be repaid to Wokingham Borough Council

b. An Authorised Person

This is someone who agrees to manage a Direct Payment for a person who has been assessed as lacking capacity according to the Mental Health Act 2005. The authorised or suitable person will act in the adult's best interest and manage the Direct Payment solely on their behalf.

Cash withdrawals

Cash withdrawals are not permitted when receiving Direct Payments, which is explained in your agreement.

- Cash payments to carers are not legal with HMRC
- Cash payments are not auditable
- Low value items can be paid for using the PFS/EML debit card

Part 4

Direct payments starter checklist

On the next two pages is a checklist for you to work through and make sure you have completed all the tasks you need to ensure your Direct Payment is set up correctly.

Direct payments starter checklist

Your Social Worker will send you a copy of your support plan.

Agree your support plan which will show how you want to use your Direct Payment.

The Direct Payment team will receive the request. They will send your Direct Payment Agreement to you, please read the terms and conditions, you will receive 2 copies of the Direct Payment agreement. 1 copy is for you to sign and keep, the 2nd is for you to sign and return to the Direct Payment team in the prepaid envelope provided.

- Return your signed Direct Payment agreement
- Has your PFS/EML Card arrived?
- Have you activated the PFS/EML Card?
- Have you accessed your account online?

Task

Set up your care and support as set out in your plan- the part that will be managed through a Direct Payment.

Arrange Employed Carers, self-employed Carer(s), or a care agency Contact the Direct Payment Team for help and advice on:

- Employing your own Carer(s)
- Engaging with self-employed Carer(s)
- DBS checks if required
- Payroll and Insurance
- Contract of Employment

Keep all receipts and invoices.

Upload receipts and invoices to the PFS/EML account.

First Direct Payment review will take place within three months after your payments from Wokingham Borough Council have started.

The Direct Payment Team will contact you with the outcome of their review.

How to get in touch with us

If you would like more information on any of the topics covered in this booklet you can contact the Direct Payment Team.

Direct Payment Team: 0118 974 6000

DPwokinghamcard@wokingham.gov.uk

Direct Payments

ASC Finance, Wokingham Borough Council, Civic Offices, Shute End, Wokingham, Berkshire RG40 1WJ.

If you need to contact us for more information about adult social care and health, please contact.

Social Care Hub: 0300 365 1234

Brokerage & Support Duty Team – 0118 974 6000

brokerageandsupportduty@wokingham.gov.uk

WBC – Complaints Team

www.wokingham.gov.uk/contact-us/make-a-complaint

Useful information:

PFS/EML Customer Services Team: 020 3633 4515

PFS/EML_email: wokingham@prepaidfinancialservices.com

Support With Confidence is a Local Authority scheme which provides a list of approved care and/or support services that have been vetted on the grounds of quality, safety, and training.

www.supportwithconfidence.gov.uk

Payroll – Paypacket provides Payroll and Pension support.

www.paypacket.co.uk

Paypacket helpline is available for any further questions you may have. Please call **0800 848 8998** Monday to Thursday 8.30am to 5.30pm and Friday 8.30am to 5pm paypacket.co.uk/

Alternative payroll companies are available.

Employers Liability Insurance

Mark Bates Ltd 01476 514478

markbatesltd.com/schemes/home-employment-insurance

FISH Insurance - 0333 331 3977

www.fishinsurance.co.uk/carer-employer/

Skills for Care – Provide an information hub with information for employers and personal assistants.

www.skillsforcare.org.uk/Home.aspx

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