WOKINGHAM
BOROUGH COUNCIL

Your guide to Direct Payments

Giving you more choice and control over your care and support

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What is a Direct Payment

We are Wokingham Borough Council. We give care and support to lots of people in our area.

We can arrange and pay for care and support for people.

Or we can give people money to arrange and pay for care and support themselves.

We call this money a **Direct Payment**.

With Direct Payments people can choose where to get the care and support they need.

Who can get a Direct Payment

You can ask for a Direct Payment if you are:

- An **adult** with care and support needs. An **adult** is a person aged 18 or older.

- A parent or carer of a child or young person with support needs.

- A young person aged 16 or 17 with support needs.

- A carer aged 16 or older.

How to get a Direct Payment

To get a Direct Payment, you need to have a **social care assessment**.

This is a check with a social worker to look at what care and support you need.

We will write this down in a plan called a **support plan**.

You must have a **financial assessment** as well.

This looks at how much you can afford to pay for your care and support.

It helps us to decide how much the council might need to pay towards your care.

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And how much of your own money you might need to pay towards your care.

We will tell you how much you need to pay and how to pay it.

Your social worker will talk to you and help you decide if a Direct Payment is right for you.

Help to manage your Direct Payment

Nominated Person

If you need help managing a Direct Payment, you can ask someone you trust to help you. This person is called a **Nominated Person**.

Authorised Person

Mental capacity means understanding and remembering information so you can make your own decisions.

The Mental Capacity Act supports people to make their own decisions.

It also protects people who cannot make their own decisions about some things.

If you are being supported by the Mental Capacity Act, an **Authorised Person** can help you.

This is someone who can make decisions for you.

They must think about what is best for you and not what anyone else wants.

An Authorised Person can manage your Direct Payments for you.

If you find it hard to make decisions or manage your money contact your social worker.

They can tell you different ways you can get support.

What you can spend your Direct Payment on

You can use it to pay for things you have agreed in your support plan.

This might be things like:

- Care and support to help you to live **independently**.

  Independently means you can do some things for yourself or with some support.

You might pay a company to give you care and support.

Or you can pay people you choose to give you care and support.

- Having care in the daytime so friends and family can take a break.

- Staying overnight in a **respite** care home. **Respite** means having a short break or holiday.

- Support to get out and about. Things like meeting up with friends or going to clubs or activities.

- Paying for travel to get to where you need to go.

- Equipment to help you live at home for longer. Things like chairs that are easy to get in and out of.

Things you cannot spend your Direct Payment on

You cannot use your Direct Payment to:

- Pay for living in a care home.

- Pay to use NHS services. Things like paying to see a doctor or a nurse.

- Pay to use services that are run by the council, like housing services.

- Buy any equipment that the council could arrange for you. Things like handrails.

Checking your Direct Payment

The law says we need to check how you use your Direct Payments.
And that it is still right for you.

We will make sure that:

- You have enough money to get the care and support in your support plan.

- The Direct Payment is being looked after well and used properly.

- You are paying the right amount of money towards your care.

We can talk to you about any problems you are having.

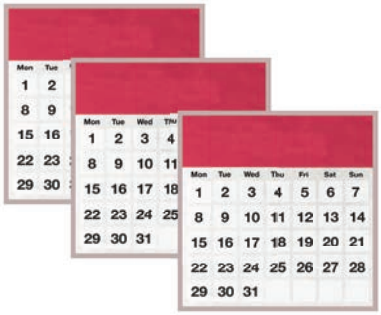
If you do not spend all your Direct Payment, we will talk to you to find out why.

You might need to pay back any money you have not spent.

Having a review

A **review** is when we look at how things are going.

After we set up your Direct Payment, we will do a review.



The review is usually around 3 months after you start getting Direct Payments.

What to do if you don't need a Direct Payment or if there is problem

If your care needs change, you must tell us or your social worker straight away.

If there is a problem and you cannot pay for your care, tell us or your social worker straight away.

How your Direct Payment will be paid

You will get the money 1 month before you need it to pay for things.

We will set up a special online account for your Direct Payment money.

The account will be with an organisation called **EML**.

If you don't want to use this account, you can use your own bank account.

You cannot keep any other money in that account.

If you decide to use your own bank account, you will need to show us bank **statements** for the account.

A **statement** shows what money goes into an account and what goes out.

About your account

When we set up your online account, you will get a special card called a **prepaid card**.

The card is a bit like a bank card. It is linked to your account.

We will put your Direct Payment money straight onto your card.

You can use it to pay for your care and support.

You will not have to pay any extra money to use your card.

You cannot use your card to take money out of a cash machine.

You cannot spend more money than you have in your account.

If you try to spend too much money, your card will be turned down. This means you won't be able to pay.

You might need to put some of your own money into the account too. This might be if you need to pay towards your care.

Your financial assessment will tell you how much you need to pay.

But you can only use the money in the account to pay for care and support.

Setting up your prepaid card

We will send you your prepaid card in a letter in the post.

When you get your card, you need to:

- Sign your name on the strip on the back

  and

- Phone the number on the letter to get your **PIN number**. This is a number you need to use when you use your card.

You cannot change your PIN number.

You will only get a new PIN number if you get a new card.

You must keep your card and your PIN number safe and private.

You must not let anyone else use your card or PIN number.

Using your card online

You can use your card to check your account or pay for things online.

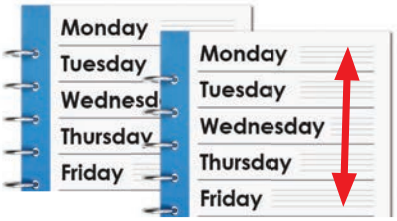
If you pay online, you will be asked to type in your password first. This is called a **One Time Password**.

You will be sent the password by text or email.

What to do if you lose your PIN number or card

If you forget your PIN number or you lose your card, phone EML on:

020 3633 4515



If you need a new card, it will take 7 to 10 days to get to you.

Getting a new card

Your card will have an end date on it. Your card will stop working after this date.

You will be sent a new card 1 month before the old card stops working.

If you do not get a new card, email us at:

DPwokinghamcard@wokingham.gov. uk

What happens if things change

If you move house, you need to tell us straight away.

Email us at:

DPwokinghamcard@wokingham.gov.uk

For more information or if you have any questions, you can contact EML:

- **By phone**

  020 3633 4515

- **By email:**

  wokingham@prepaidfinancialservices.com

Contact us

If you have any questions or for more information, you can contact us:

By phone:

0118 974 6000

You will hear a recorded message.

Press number 6 to speak to someone.

By email:

DPwokinghamcard@wokingham.gov.uk

By post:

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