Direct Payments

What is a direct payment?

A Direct Payment is money provided to you by your local adults social care, allowing you to organise and pay for your own care and support. It gives you more choice, flexibility, and control over how your care and support is delivered.
Instead of adult social care arranging your care for you (a commissioned service), a Direct Payment means:

- Adult social care gives you the money, and you decide how to use it to meet your care needs identified in your support plan.
- You have the freedom to choose who provides your care, when it happens, and how it is delivered.
- You are responsible for managing the money and organising the care safely and effectively.

Who can have a direct payment?

You may be able to receive a Direct Payment if:

- You have been assessed by your local adult social care and are eligible for care or support.
- You can manage the money yourself, or have someone you trust (like a family member or advocate) to help.
- You want more choice and control over your care.

What are the advantages & challenges?

Advantages	Challenges
• **Control:** You decide what care you get and who provides it. • **Flexibility:** Services can be arranged around your schedule and needs. • **Personalised care:** You can choose care that suits your lifestyle and preferences. • **Independence:** Gives you more freedom to manage your own support.	• **Responsibility:** You are responsible for managing money, recruiting & managing staff, and services. • **Paperwork:** Keeping records and reporting to the council is required. • **Employment duties:** If you employ staff, you must follow employment laws (pay, contracts, insurance, DBS checks). • **Risk:** You are responsible if things go wrong with care arrangements.

Is there support Available?

In Torbay, Support Networks can help support you to:

- Help you understand your responsibilities around having a Direct Payment.
- What it means to have a direct payment.
- Understanding employment status.
- Support you to employ or engage Personal assistants.
- Help with writing job adverts and interviews.
- Support you with employer requirements.

Direct Payments uses & Managment

Support Networks

What Can I use my Direct Payment on?

Everyones needs are different so when you receive a direct payment, it for you to achieve the outcomes set out in your support plan instead of social care doing this for you. There is no definitive list of what a direct payment can be spent on but the money must be spent on meeting the outcomes set out in your support plan.

Examples of expenditure

- Employing a personal assistant.
- engaging an independent PA (sometimes called a micro-provider).
- Purchasing services from an agency.
- Support to get out and about
- community activities, joining groups, staying healthy, hobbies.
- Equipment.
- Paying for transport .

You can only spend the money on things that support the outcomes as per your support plan.

What can't I use the money for?

- Long term residential care.
- Anything illegal.
- Gambling.
- Addictive substances.
- Everyday living costs - such as bills, rent or debts.
- Takeaways/food.
- Employing family members living in the same house - unless in exceptional circumstances.

You can also not use money for anything that does not support your outcomes on your support plan.

How do I receive a Direct payment?

In Torbay you receive a Direct Payment through:

- A pre-payment card account managed by:
  - Yourself.
  - Your representative such as a family member.
- Via an independent organisation who you work with to manage your budget.
- Managed account where the local authority manages it for you.

Local authorities will require evidence on where the money has been spent.

Who manages the direct payment

There are multiple ways of managing a direct payment:

- Managing it yourself (self-managing).
- Representative/Apointee such as a family member.
- Managed account through organisations like Disability focus.

Even with a managed account, you still have a say in where this money goes and what it is to be spent on.

Direct Payments Self Managment

How does the funding get to me?

In Torbay, they use prepaid financial services (PFS) this is essentially a prepaid reloadable mastercard that you can use out and about and can be managed online through the PFS cardholder portal: https://prepaidfinancialservices.com/cardholder-portal.

Payments are made to the card every 2 weeks and your calculated contributions should also be paid into this account. It is your responsibility to set up your contribution payments as per your assessment and signed acceptance paperwork.

Do I have to record my expenditure?

If you are managing your direct payment yourself, it is wise to keep a record of expenditure. This will be discussed at review to make sure the budget is still meeting your needs.
If you have a managed service, then these records of invoices and payroll will be recorded by the service.

Pro's of self managing

- Immediate access to funds.
- Being able to see your budget in real time.
- More flexibility of what you use your budget for.
- More flexibility on where you use your budget.
- Adapt and change to your needs and outcomes.

Con's of self managing

- Record keeping of expenditure.
- Payroll responsibilities if you are employing Personal Assistants.
- Invoice paying if you are engaging Personal Assistants.
- Providing necessary information at reviews.
- Making sure you are spending funds on the right things to meet your outcomes.

Which is the right choice for me?

Depending on how you want to manage your funds and what you want to use it on to support your outcomes, will determine whats best for you. Support Networks can support you with thinking about your options and support you in having all the information you need to make the right choice.

Remember, you can always change your mind if its not working for you, you should have a light touch review in 6-8 weeks to make sure you are happy and confident with self-managing.