



Individual Service Funds Provider Information

About this factsheet

This factsheet is about Individual Services Funds (ISFs). It is for service providers and tells them:

- What an ISF is;
- The benefits of ISFs for customers and providers;
- How ISFs work; and
- The roles and responsibilities of providers, customers and council staff.

What is an Individual Service Fund?

An ISF is funding we make available to service providers to enable them to arrange and provide care and support for a customer.

Council practitioners will encourage customers to choose a provider who they would like to be their 'ISF holder'. The ISF holder will administer the ISF on the customer's behalf, using the funds to pay for their own services and also for services from 'other providers', if chosen by the customer.

This means there are two possible roles for providers:

- ISF holder – a provider who administers the ISF as well as providing services to the customer;
- Other provider – a provider chosen by the customer to provide support funded by the ISF.

We treat ISFs similarly to Direct Payments. To use an ISF, a customer must have:

- Had an assessment which identified they were eligible for care and support funded by us; and
- Capacity to understand an ISF and direct their own care, or they have an authorised person available to do this on their behalf.

Capacity will be assessed by our practitioners under the Mental Capacity Act 2005. The 'authorised person' is someone authorised to act on a customer's behalf under the Care Act 2014.

Our aim is to offer ISFs to everyone who is eligible and who wants to use these. As with Direct Payments, we cannot provide an ISF to people subject to a court order for a drug or alcohol treatment program or similar schemes.

What are the benefits of ISFs?

ISFs can give **customers** more flexibility, choice and control over their care and support compared to care managed support arranged by us:

- Working with providers, customers can use their ISF flexibly from day-to-day adjusting when, where and how long they receive services, with the opportunity to carry forward surplus funding from one month to the next;

- ISFs enable customers to access a wider range of care and support options than would be available from services directly commissioned by us; and
- ISFs empower customers and give them control over their care and support as they can work directly with the providers of their choice.

ISFs have similarities with, and offer an alternative to, a Direct Payment. With an ISF, customers still direct their support but ask a provider of their choice to administer the fund on their behalf. Some customers may choose to use an ISF as a 'stepping stone' towards use of a Direct Payment in the future.

ISFs offer benefits to **providers**:

- ISFs offer non-contracted providers an opportunity to access state funded business from us;
- ISFs offer ISF holders improved cash flow as ISFs are paid in advance and the delay to payment of invoices should be minimal;
- ISFs enable ISF holders to offer more personalised, flexible and responsive care and support resulting in greater customer satisfaction and customer retention; and
- ISFs enable providers to liaise directly with customers.

How are ISFs set up?

If a customer's assessment shows they are eligible for care and support funded by us, their practitioner will discuss with them different options for arranging the care and support they need including ISFs.

We will also arrange for a financial assessment to decide if the customer will be asked to contribute towards the cost of any services we arrange and if so how much this will be.

If the customer decided they would like an ISF, we will encourage them to choose a service provider who will be their ISF holder. This will be a provider who is registered with the Care Quality Commission as a care provider and will probably provide the customer with the majority of their care and support.

If a customer chooses you as their ISF holder, we will set up a meeting with you and the customer to discuss different ways in which you could help them meet their needs and achieve their desired outcomes. This will include care and support provided by you and, if the customer chooses them, services from other providers too.

When the customer has decided what care and support they need using their ISF, we will draw up a care and support plan with them. This will set out the services they will receive and who will provide them. We will also draw up a costing plan which sets out how much their services will cost. In some cases, we might include the costing plan into their care and support plan.

The practitioner will need to get the care and support plan approved. Once the plan has been approved, we will arrange for their ISF to be set up:

- We will ask you and the customer to sign paperwork to set up the ISF and a prepaid card account in which the customer's ISF will be paid;
- We will arrange for the prepaid card account to be set up for you to administer; and
- We will arrange for the customer's ISF payments to start being paid into the prepaid card account.

How does the prepaid card and invoicing work?

The prepaid card account is a bank account set up by us to which you will have access to make payments. You can use the card account to access the customer's ISF and make payments either by phone or online.

Once the ISF payments have started, the customer will work with you to arrange their chosen care and support to be provided. You will agree with the customer what services you will provide to them and when. You will also encourage the customer to liaise directly with you on a day-to-day basis if they would like to see any small scale changes to their services, for example suspending them if they are going

out for the day or into hospital for a short period of time.

It is important that the customer (or their authorised person) makes decisions about the services provided. You should not be placed in a position where you are asked to make such decisions. If this occurs, you should inform the customer's practitioner.

You will need to produce invoices for the services you provide to the customer. You can then pay these invoices from the prepaid card account.

If the customer has chosen services from other providers too, you should support the customer to arrange for these services to be provided to them. These other providers should be asked to invoice the customer via yourselves for any services they provide to the customer. You can then pay these invoices from the prepaid card account.

If the customer has been assessed as needing to contribute towards the cost of their care and support, they should arrange for this contribution to be paid into their prepaid card account. They can do this using a standing order.

At least every four weeks, you should provide the customer (or their authorised person) with a statement of expenditure and income for their prepaid card including the current balance. If the customer does not make their contributions promptly, you can remind them to do this. However, if delays to these contributions mean the required support cannot be funded, you should raise this with the customer's practitioner.

You should retain copies of all invoices for financial auditing purposes. These should be retained for six years after the end of the ISF. We will monitor expenditure and income for the prepaid card account to ensure this matches the customer's agreed costing plan. Any significant variances will be reported to the customer's practitioner. It is acceptable for a balance to be carried forward from one four week period to the next to enable the ISF to be used flexibly. If agreed, a balance of not more than eight week's money can be built up as a contingency fund.

What happens if changes are needed?

The practitioner will review the customer's care and support after six weeks to ensure the arrangements are working for them. They will then review the customer's care and support at least annually. However, if at any time, the customer feels their circumstances have changed, they can contact their practitioner to request another assessment.

You can also request a review if you have concerns about the way the ISF is working.

Although the practitioner will retain responsibility to ensure that the customer's assessed needs are met, ISFs do give more flexibility and control over services. You should support the customer so that their plans enable them to meet their needs and control their services as far as is possible. For example, they should agree contingency arrangements with you. They should also arrange to have sufficient money for pre-planned events.

What happens if there is an emergency?

The contingency arrangements you have in place with the customer may not be able to deal with every eventuality. If care and support arrangements break down, the customer may need help to resolve this urgently:

- If this happens during office hours, the customer's practitioner should be contacted - if they are not available, someone should be available on duty.
- If it happens outside office hours, our **Emergency Duty Team** on 01228 526690 should be contacted for advice.

How are ISFs ended?

The customer or their chosen ISF holder can request to end an ISF. We will need four weeks' notice for this. The customer's practitioner will then review the care and support to make sure that their needs will still be met by any alternative arrangements that are put in place.

Where can I find out more?

Adult Social Care:

In **Allerdale** borough area, call:

Allerdale 01900 706301

Keswick 01768 812233

Or you can email workingtonssd@cumbria.gov.uk

In the **Carlisle** city area, call:

Carlisle 01228 221590

Or you can email carlisslessd@cumbria.gov.uk

In the **Copeland** borough area, call:

Copeland 01946 506352

Or you can email whitehavenssd@cumbria.gov.uk

In the **Eden** district area, call:

Eden 01768 812233

Or you can email penrithssd@cumbria.gov.uk

In the **Furness** area, call:

Furness 01229 407446

Or you can email barrowssd@cumbria.gov.uk

In the **South Lakeland** district area, call:

Kendal and South Lakes 01539 713378

Ulverston and High Furness 01229 407446

Or you can email kendalssd@cumbria.gov.uk

In an **emergency** during office hours, contact the practitioner or local Adult Social Care office.

We are open 9.00am to 5.00pm Monday to Thursday and 9.00am to 4.30pm on Friday.

In an emergency when our offices are closed, ring our Emergency Duty Team on 01228 526690. They cover the whole of Cumbria and work overnight, at weekends and bank holidays.

December 2015