

Adult Social Care



**Direct  
Payments**  
Your care,  
your choice



## About this booklet

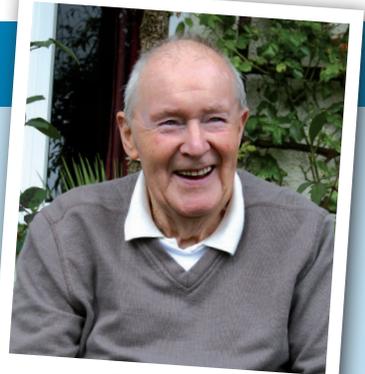
Direct Payments is one of a number of ways you can use your Personal Budget to arrange your care and support services in partnership with Cumbria County Council's Adult Social Care service.

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 case worker will do; and
- what you will be expected to do to set up your care using.

### Edward McClure

**Edward needs 24 hour care 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 and holidays for herself.**



Edward

# What are Direct Payments?

If you think you need care or support services, Cumbria County Council's Adult Social Care service will carry out an assessment of your needs and 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;
- buy equipment that better fits 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 buy them on your behalf;
- long term residential care; or
- anything that does not meet your agreed needs.

# 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 home carer 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 home carer 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 Cumbria Care but I use my Direct Payment to pay a friend 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 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 Hopley**

**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 care services 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; or
- are a parent of a disabled child assessed as needing care.

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 care - 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.)

Cumbria County Council will offer Direct Payments to everyone who is 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 care as part of a compulsory court order or people receiving compulsory treatment for substance misuse.

# Where can I go for information and practical help?

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

- your case worker;
- Cumbria Independent Direct Payments Advice and Support Service; and
- Direct Payments Administrators.

### **Your case worker**

Your case worker 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 care 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 The Penderels Trust and it is not part of Adult Social Care. They can tell you about and support you with Direct Payments.

For example they can explain:

- the different options for arranging your care services;
- the benefits for you of using Direct Payments;
- your responsibilities if you arrange your care using Direct Payments; and
- the terms and conditions for receiving Direct Payments;

They can give you practical support with:

- designing your own Direct Payment plan. This is your plan of how you would like your care needs met;
- setting up your Direct Payment bank account;
- advertising, recruiting and employing your own staff. If that is the option you choose; and
- filling in the forms and paperwork.

### Community Finance Officers

The Adult Social Care Directorate also employs Financial Assessment Officers whose job it is to ensure that Direct Payments are properly accounted for. There is at least one in every local office. They can also offer you practical help with:

- the small amount of Direct Payment financial paperwork; and
- any questions you might have about the financial side of your Direct Payment.

Details of how to contact the Community Finance Officers are at the back of this booklet.

### Betty Fallon

**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.**



**Betty**

## 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 Cumbria County Council's Adult Social Care Directorate. If you have already had an assessment from us, you should ask your case worker for a review of your care 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 case worker is, contact Customer Services at your local Adult Social Care office (see addresses at the back of this booklet). They will then ask a case worker to arrange an appointment to visit you.

## What will my case worker do?

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

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

You should try to think about your care needs before your assessment so that you can describe them clearly to your case worker.

Following the assessment, your case worker 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 care 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 buy more services yourself within the budget allowed. However, any services you buy must help to meet your assessed needs. You should discuss this with your case worker.

## Contributions to the cost of non-residential services

If you are assessed as needing non-residential services such as home care or day care, we will arrange an assessment of your finances. This will help us decide if you will be asked to contribute towards the cost of these services and if so, how much. If you are receiving a Direct Payment, this will be reduced by any amount you have been assessed as having to contribute. If you are assessed as not having to pay for your services, your Direct Payment will not be affected. 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 Quinn**

**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?

To obtain a Direct Payment, you will have to produce a Direct Payment Plan (a plan of how you would use the payment) and a costing plan (of the costs involved). The care plan will describe:

- your care 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. The Direct Payments Advice and Support Service can give you more information and practical help in doing this.

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.

## What happens next?

Once you are satisfied that you want to follow up the Direct Payments option, you should contact your case worker in order to submit your own Direct Payment Plan and costing. The Direct Payment Advice and Support Service can help you with this.

If the Direct Payment is to go ahead you will receive an agreement from us which will confirm your care plan details. 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 Payments for equipment, fixed term packages or respite care without a separate bank account but for repeated or ongoing Direct Payments you must set up a separate account. This can also be used for Independent Living Fund, Access to Work funding and any other care payments. This will enable you to keep your other financial affairs separate and private. You should send us your Direct Payment bank account details with your agreement as soon as possible so we can start the payments.

If you have difficulty setting up a separate account the Direct Payment Advice and Support Service can help you with this.

The Community Finance Officers will then send you:

- details of when the first payment will be paid into your nominated bank account;
- a list of dates when subsequent Direct Payments will be paid into your account; and
- financial return forms with instructions on how you should complete these on a monthly basis.

(Please note that the monthly financial return forms are also available in electronic format on request.)

The Community Finance Officers can also give you information about:

- how the payments will be made and the practicalities of receiving payments;
- the financial records you will need to keep; and
- the monthly returns you will be expected to provide to us and how to complete these.

They can also visit you at home to explain things in more detail.

## What happens if my circumstances change?

Your case worker 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 case worker to request another assessment.

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 case worker.

The Direct Payment Advice and Support Service can help you with changes to your costings. Any requests for increases to Direct Payments will need to be discussed with your case worker.

Although your case worker 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 carers are unable to provide you with care. You should also plan to have sufficient money in your account to pay additional costs of agencies during bank holidays.

The Direct Payment Advice and Support Service can help you to ensure your arrangements are as comprehensive as possible. They can also provide you with practical support to help you manage your care arrangements, for example, with payroll for any staff you employ.

## 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 care arrangements break down, you may need help to resolve this urgently. If this happens during office hours, please contact your case worker. If your case worker 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 office hours, you can contact our **Out of Hours Service** on **01228 526690** 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 case worker 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 case worker if you would like to know more. Alternatively, you can contact your local Adult Social Care office and ask Customer Services.

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?

### **Cumbria County Council Adult Social Care Directorate**

#### **Carlisle**

Civic Centre, Rickergate,  
Carlisle, CA3 8QG  
Carlisle North - **01228 227033**  
Carlisle East - **01228 227040**  
Carlisle West - **01228 221590**  
[carlislessd@cumbria.gov.uk](mailto:carlislessd@cumbria.gov.uk)

#### **Eden**

Friargate, Penrith CA11 7NX  
Eden West (including Keswick) -  
**01768 812243/33**  
Eden South - **01768 812089/  
812231**  
Eden North - **01768 812241/ 53**  
[penrithssd@cumbria.gov.uk](mailto:penrithssd@cumbria.gov.uk)

#### **Allerdale**

New Oxford Street, Workington  
CA14 2LW  
Workington - **01900 706326**,  
Cockermouth - **01900 706301**,  
Maryport/ Wigton - **01228 223450**,  
Keswick - **01768 812243**  
[workingtonssd@cumbria.gov.uk](mailto:workingtonssd@cumbria.gov.uk)

#### **Copeland**

Blencathra House, Tangier  
Street, Whitehaven CA28 7UW  
North Copeland - **01946 506352**  
South Copeland - **01946 506269**  
[whitehavenssd@cumbria.gov.uk](mailto:whitehavenssd@cumbria.gov.uk)

#### **South Lakeland**

County Offices, Kendal LA9 4RQ  
Kendal - **01539 713378**  
South Lakes East -  
**01539 713111**  
South Lakes West -  
**01539 713334**  
[kendalssd@cumbria.gov.uk](mailto:kendalssd@cumbria.gov.uk)

#### **Barrow-in-Furness**

Priority Grove, Off Friars Lane,  
Barrow-in-Furness LA13 9NP  
Furness East - **01229 407874**  
Furness West - **01229 407446**  
Furness North - **01229 407444**  
[barrowssd@cumbria.gov.uk](mailto:barrowssd@cumbria.gov.uk)

To ask for an assessment of need, contact Customer Services at:  
For help and advice about completing financial returns contact

Carlisle	<b>01228 221803</b>	Copeland	<b>01946 506328</b>
Eden	<b>01768 812239</b>	South Lakeland	<b>01539 713286</b>
Allerdale	<b>01900 706294</b>	Barrow-in-Furness	<b>01229 407349</b>

All offices are open: 9.00am to 5.00pm Monday to Thursday  
9.00am to 4.30pm Friday

**Please note:** do not email us with emergency and urgent matters; these should be telephoned through to your local office.

For emergencies outside office hours, at the weekend or during bank holidays, the **Out of Hours Service** can be contacted on **01228 526690**.

You can find more information about Cumbria County Council's services on our website at **[cumbria.gov.uk/adultsocialcare](http://cumbria.gov.uk/adultsocialcare)**

People wishing to make a referral can do this at **[cumbria.gov.uk/adultsocialcare/referrals](http://cumbria.gov.uk/adultsocialcare/referrals)**



If you require this information in another format (eg audio cassette or large type) or in another language, please telephone: **01228 606060**

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে **01228 606060** নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息，  
请致电 **01228 606060**

Jeigu norëtumëte gauti šią informaciją savo kalba, skambinkite telefonu **01228 606060**

W celu uzyskania informacji w Państwa języku proszę zatelefonować pod numer **01228 606060**

Se quiser aceder a esta informação na sua língua, telefone para o **01228 606060**

Bu bilgiyi kendi dilinizde görmek istiyorsanız lütfen **01228 606060** numaralı telefonu arayınız