

Appendix 6: Copy of the How we pay and monitor Direct Payments Engagement Supporting Information – Easy Read



Tell us what you think About how Direct Payments are paid and checked



Supporting Information

This document tells you some information about how Northamptonshire County Council (the council) works at the moment and different ways it might work in the future.

There are no plans just yet to change the way the Council pays and checks Direct Payments but we want to know what you think.

BIG words

Some words, when they are written for the first time are written in **bold** with a **line underneath**. You can see more about what the words mean in a list right at the end called the List of Words



The council wants to know what you think about how your Direct Payment is paid and how they do checks on how the Direct Payment is spent.



A Direct Payment is funding (money) that is paid to you (or to someone acting on your behalf) by the council. This is used to arrange your own social care support that an assessment says you need.



This is things like homecare support for personal care needs, alternatives to day care or other things your assessment might say you need.



The council wants to know what you think about the way things work now.



This document tells you more to help you have your say.

You can find out more about how to have your say on page 8.

What happens now



Eligible customers get help from the council to meet their social care needs.

This can be done in two different ways.

- The council can organise and pay for the care and support that someone needs or
- The customer can have money from the council and organise and pay for their own support.



Either way customers might have to contribute to the cost of their support in line with the council's **Fair Contributions policy**.



When a person has the money themselves this is called a Direct Payment. (This is sometimes called a Personal Budget but we will say Direct Payment in this document).



A Direct Payment gives the customer more choice and control over how, when and where they get support.



People have different needs so they will need different types of support. Support can be for just one or two things to help with daily life, for a few hours a week or every day.



People who get Direct Payments can choose who supports them. They can buy support from companies and charities or they can employ their own staff. They can get help to do this if they need it.



Most people with a Direct Payment have to set up a separate bank account for any money coming in or going out to do with their Direct Payment. The only time this does not have to happen is if people have a small Direct Payment of less than £3000 per year.



Once the bank account is set up, the Council makes payments into it every 4 weeks.



The person who gets a Direct Payment may also need to make a payment into this bank account every 4 weeks. This payment is called their **Personal Contribution** that is worked out for each person in line with the Fair Contributions policy.



The customer has to keep records of how much they spend and what they spend it on when they use money from the Direct Payment. The records have to be sent to the council 3 months after the Direct Payment starts and then every 6-12 months. This depends on the size of Direct Payment.

The records have to include:

- Bank Statements
- Details of how much money is spent and what it is spent on
- Information that shows what was spent like payslips and receipts



For people who get a big Direct Payment it can mean they have to send in a lot of information.

When the council gets the information it checks a number of things like:

- All the money spent is on things agreed in their support plan
- The person is making their own Personal Contribution
- People who are employers are paying the things they have to by law like tax and national insurance.
- They have all the right information



If some of the money is not spent the council works out if it should be paid back. The council will make sure there is still enough money left in the bank account to pay for any unpaid bills. This is usually the same as 8 weeks' worth of Direct Payment. If the person has a reason why they need to have extra in their account they can tell the council so they don't take it back.

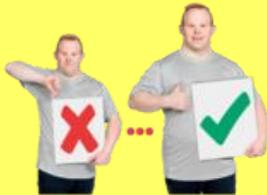




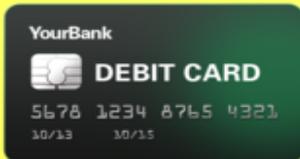
Why?

Why the council wants to know what you think

The council pays out a very large sum of money for a lot of people in Direct Payments. It also spends a lot of time and money on getting money back that is not spent.



The council thinks there may be different ways to make it easier and quicker to pay money to people and to get money back if it is not spent. This would help the Council to not have so many **debts**.



Pre-payment card

What other councils do

Instead of paying Direct Payments into a bank account other councils use **Pre-payment cards**. More than 100 other councils are starting to do this.



Information about Pre-payment cards

A pre-payment card works like a bank card and bank account. The council puts the Direct Payment money onto the card and the card holder puts in their personal contribution. It is usually done every 4 weeks. The card holder can only spend the amount of money that is on the card so they cannot get into debt.



If someone has a pre-payment card they can also get one for their carer if they choose.



The pre-payment card can be used:

- To pay money into other bank accounts on the internet for things like a PA wages or to an organisation for special equipment, if they are part of their support plan
- To set up **direct debits and standing orders**
- Like a debit card in shops and on line (but not for things that the council says it cannot be used for such as a gambling website)
- In some councils to get money out from a cash point



Only the card holder, someone they have named and special staff at the council can see information about the pre-payment card and account. This is things like:

- What is paid into the account
- What is spent
- How much is left in the account



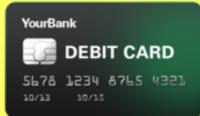
This means that council staff can check what is being spent quickly and without having to ask for lots of paperwork. This might be helpful if someone has little money left on their card or did not pay their personal contribution.



People who use a pre-payment card will save time because they would not have to send in records to the council any more.



If a care manager or social worker agrees that someone needs extra money very urgently it can be put on the pre-payment card in 1 day.



Someone may not need their Direct Payment and pre-payment card for a while because they have gone into hospital or some other reason. The pre-payment can be stopped quickly and started again if needed.



If someone has too much money on their card that they do not need the council can take this money back. But they would not do this without saying so first and checking the money is not needed for something like an unpaid bill.

The council thinks pre-payment cards are safe to use and it is easier to check and stop **fraud**.



The guide about the **Care Act** says that pre-payment cards can be a useful way to manage Direct Payments to people but it also says

- Pre-payment cards should not be the only way that people can get their Direct Payment
- People should still have choice and control about where they buy their services from. In other words it should not be just from a few places the council says it has to be from.
- The council must follow what the guide about the Care Act says



Other information you can read about Pre-payment cards

Other information is not in Easy Read.



- The Independent Living Strategy Group wrote a report about Pre-payment cards in 2017 and some of the issues about them
You can read it by clicking [here](#)
- There is a website about pre-payment cards where you can find out more information and read another guide [here](#)

How to tell us what you think



The consultation starts on 1st May 2018

And ends 5pm on 30th June 2018

There are a number of ways you can tell us what you think



You can fill in a survey by going on the Northamptonshire County Council website and search for 'current consultations'

www.northamptonshire.gov.uk

Look for "How we pay and monitor Direct Payments"



If you need a paper survey you can contact NASS and they will send you one by post



By Phone: 01604 367253

Or



By Email to:

DPConsultation@nass.uk.net



You can also take part in person if you come along to a meeting
You can see where the meetings will be by clicking [here](#)



If you have any questions or would like more information please contact NASS on the telephone number or email above.

BIG words

List of Words

Care Act – A law passed in England in 2014 that says what care and support you should get and what local councils have to do. According to the law, councils have to think about your wellbeing, assess your needs and help you get independent financial advice on paying for care and support

Debt - a sum of money that is owed or needs to be paid

Direct debits and standing orders – rules you can set up in your bank account so regular things can be paid and you say how much.

Eligible customer – a person that fits the rules that allows them to have a service.

Fair Contributions policy – A guide that says how much the council can charge a customer for things like home care and day services (but not a care home).

Fraud – the crime of getting money or financial benefits by a trick or by lying

On- costs – the extra costs that an employer has when they employ someone on top of paying wages.

Personal Contribution – this is the amount you are asked to pay towards the cost of your care and support.

Pre-payment cards – are cards that you can use like a bank account to pay for some things the council says you can for your support needs.