



# Direct Payments

Adult Social Care Handbook



## Contact details

### Adult Care Services

Call  
020 8461 7777

Email  
[Adult.Early.Intervention@bromley.gov.uk](mailto:Adult.Early.Intervention@bromley.gov.uk)

Visit  
[www.bromley.gov.uk/directpayments](http://www.bromley.gov.uk/directpayments)

### Other useful numbers

#### Vibrance

Call 020 8290 6639

or Financial Services Team  
on 01702 214 540

#### Simply Connect

Call 020 8315 1900

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## **Section 1 – Introduction**

Welcome to this direct payment handbook for people who are supported by our Adult Social Care Services.

A direct payment is a different way for residents and carers who use social services to organise their care. Instead of the Council organising a person's care and support, that person is given the money the Council would have spent to organise their own care and support.

A direct payment is not new money, it is a different way of spending money to give eligible people – like you – more choice, control and flexibility in the design, delivery, and payment of care and support instead of the Council doing this for you.

National and local evidence tells us that direct payments encourage those who use them to achieve their social care goals in a way which gives a better quality of life, with greater resilience and more independence. It also shows that direct payments represent good value for money and a sustainable way of using Council resources now and in the future.

For this reason, Bromley Adult Social Care are promoting Direct Payments as the first-choice option for all eligible adult social care individuals and support payments. We want to support you to organise your care, your way. By taking this approach, it will allow you to have greater control to decide what care and support services suit you best and deliver the care you need.

To make it easier for you to receive a direct payment, the Council has invested in the prepaid card technology. The prepaid card will make it easier to pay for the goods and services agreed to in your care and support plan. Whether the payment is made in person at the support service or over the internet, the prepaid card removes the need to open a separate bank account or submit bank statements for financial monitoring. The Council wants to support you to receive and manage a direct payment in a modern, easy to use and straight-forward fashion.

Please take the time to read about the benefits of receiving a direct payment.

The handbook tells you how you could receive care and support to meet your needs and what support is available to manage the direct payment, so you remain in control. If you have any questions about receiving a direct payment, please speak with Adult Social Care.

### **Kim Carey**

Director of Adult Social Care  
Bromley Council

## Section 2 – An introduction to direct payments

### What are direct payments?

If you are eligible for care and support funded by the Council, then we can arrange services to meet your eligible needs. Alternatively, we can give you the money that would be spent arranging services as a direct payment, so that you can directly arrange the support you need, giving you more choice and control over how your support needs are provided and paid for.

#### Example

Mr Simons had different agency carers coming in each week arranged by the Council. Although the quality of care they provided to Mr Simons was of a high standard, he wanted the same person to support him each week. Mr Simons decided to take his personal budget as a direct payment and recruited a personal assistant who came in each week to support him.

It is also possible to have a combination of Council arranged services and services you have arrange for yourself with direct payments.

For example, attending a specific day service arranged by the Council and a direct payment to pay for an activity in the community such as attending a sporting event.

People who receive direct payments said the benefits are that they:

“Allow them to have choice and control to organise and pay for their preferred care and support”

“Help them to receive continuity of care by allowing them to continue to work with the care agency they paid for privately before receiving social care support”

“Encourage flexible care and support delivery to suit their and their family’s needs”

Would I be eligible for a direct payment?

If you are assessed by us as having eligible care needs you will also be financially assessed. The potential outcomes of the financial assessment are:

1. You will not need to contribute towards the cost of your care and will be eligible for a direct payment from us

Or

2. You will need to pay a partial contribution towards your care and will be eligible for a direct payment from us, but you will need to pay a contribution to this

Or

3. You will need to pay the full cost of your care and will not be eligible for a direct payment from us, you will need to fund your care and support services directly. You can still receive support in employing a personal assistant, but you will need to cover any associated costs and would need to pay an ongoing arrangement charge if this is arranged by us.

If you are eligible for Council funded support, then you will be allocated a personal budget. A personal budget is the amount that we would spend on services to meet your eligible care and support needs. You can then choose to receive this amount as a direct payment to use on arranging your care.

## **How can I use my direct payment?**

Your care and support plan will outline how your direct payments should be used to meet your assessed care needs. It will also detail a back-up plan in case your usual care and support arrangements fall through.

There are a range of support services available, such as:

- Personal care and assistance to help you live in your own home - which can be carers sourced through an agency or a personal assistant that you choose and employ directly
- Short breaks and respite for individuals with social care needs and their carers
- Support to access things outside of the home - such as the community, social and leisure activities, and transport
- Equipment that the Council does not usually provide - this would need to be agreed in advance
- Support for carers

Direct payments can be used in a wide range of creative ways if it is safe and legal to do so and has been agreed as part of your care and support plan.

## **Section 3 – Receiving a direct payment: the process**

1. Contact the Council - Request a care needs assessment from our adult care services
2. Completing a care needs assessment - One of our care managers or care manager assistants will complete the care needs assessment with you
3. Calculating your personal budget - Based on the assessment, we will calculate an estimated personal budget to pay for your identified care and support needs
4. Completing a financial assessment - We will complete a financial assessment which will determine any financial contribution you will need to pay towards your care, which will form part of your personal budget
5. Informing you of our decisions - We will write to you to inform you of our decision
6. Co-producing your plan - We will co-produce a care and support plan with you. This will explain:
  - what your health and social care needs are
  - how they will be achieved
  - the amount of money available to meet your needs
7. Meeting your interim needs - We can arrange an interim package of care whilst the direct payment is being setup so you are not without care and support if this is needed
8. Setting up your direct payment - We will work with you to set up your direct payment and make sure the appropriate paperwork is completed
9. Reviewing your direct payment - We will complete a 9 week direct payment review with you to make sure that it is working well and supporting your needs

We aim to setup direct payments as quickly as possible, usually within 4 to 6 weeks. However, it can take up to around 12 weeks depending on a few factors, such as whether you need to recruit a personal assistant and how quickly we can arrange an appointment to complete your paperwork with you.



## Section 4 – Direct payments for carers

If you are a Bromley resident and are regularly providing support to an adult in the borough, we might be able to offer support to you to continue your caring role.

We can also offer advice and support to look after your health and wellbeing and help you to have a life of your own alongside your caring responsibilities.

You can complete an online carer's assessment on our website:

[www.bromley.gov.uk/CarersAssessmentForm](http://www.bromley.gov.uk/CarersAssessmentForm)

Or you can request a Carers Assessment by contacting our Adult Care Service using the contact details on page 2 of this guide.

### Can I receive a direct payment as a carer?

If you are eligible for support following the completion of a Carers Assessment, your identified outcomes will be written into a support plan.

You will be financially assessed to determine if you are eligible for support funded by the Council and if so, whether you will need to pay a contribution to this.

If you are eligible for Council funded support, then you can have a direct payment so that you can arrange support to meet the outcomes identified in your support plan.

### What do I need to know?

If you decide to receive a direct payment, you will need to sign a Direct Payment Agreement.

The direct payment must be used to meet the needs identified in your Carers Assessment and your agreed support plan.

It is worth noting that a direct payment cannot be used to pay you for the care that you provide.

## Section 5 – How direct payments are paid

With the right support and information most people can manage their own direct payments.

Our preferred method for issuing direct payments is with a prepaid card provided by allpay.

### What are prepaid cards?

We will offer a prepaid card account and provide a prepaid card for all new direct payment recipients, who would have historically used a bank account.

Prepaid cards are our preferred method of paying direct payments as they are quicker to set up than other payment methods and have less monitoring requirements. You will need to provide some ID to verify your identity and sign a Card Holder Agreement.

We will pay money into your prepaid card account and you can pay any contribution required into the same account. You can then use this card just like a standard debit card to purchase the services, facilities or equipment, that has been agreed to in your care and support plan. We will pay the cost and charges of the prepaid card.

What are the benefits of a prepaid card?

- Light touch monitoring \*
- Available regardless of financial status
- No need to open a separate bank account
- Funds can easily and quickly be loaded onto the account
- It is impossible to go overdrawn with a prepaid card
- It reduces the need to carry cash
- They can be available to someone that you nominate to help manage your direct payment, if required

\* You will have to keep evidence of expenditure from your prepaid card, but you will not have to complete quarterly returns

What if I need support to manage my prepaid card?

You can nominate a trusted person to help run the account with you. This person will need to sign a letter of authority and have seen a copy of the Direct Payment Agreement you signed to say that they agree with it. This person will then be issued with their own card that will be linked to yours.

## **What happens if i cannot make decisions regarding my care?**

If we agree, an 'authorised person' might be able to receive and manage the direct payment on your behalf if you do not have the ability to make decisions about your everyday needs (this is known as 'lacking capacity').

This would usually be someone with Lasting Power of Attorney or a Deputy, or it might be someone else that we deem suitable to act on your behalf.

## **Can I still have a prepaid card if I do not have access to the internet or if I am not comfortable with online banking?**

Yes you can. Whilst online banking is one of the benefits of having a prepaid card, it is not essential as telephone banking is available.

You can call the allpay Customer Support and request information on your account over the phone. You will be asked to verify your identity by answering the security question that you have chosen when you completed your Card Holder Agreement. This makes sure that no one else can gain information about your account.

The contact number can be found on the back of the letter that arrives in the post with your prepaid card.

## **Will a credit check be carried out when I apply for a prepaid card?**

allpay will not carry out a credit check; however, they will carry out checks to verify your identity and address. Those searches will not impact upon your credit record; however, the search may leave an indicator (called an enquiry) that such a search has been performed.

## **Can I get support with recruiting and employing a personal assistant if I have a prepaid card?**

Yes, you can. We have commissioned Vibrance to give employment support for those using their direct payments to employ a Personal Assistant.

The level of support you get from Vibrance in recruiting and employing a personal assistant includes:

- Support with recruitment

- Guidance on all aspects of being an employer including legal obligations
- Guidance on money management and keeping accurate records

### **When would a prepaid card not be suitable?**

- If a fully managed account with Vibrance is requested
- If a direct payment stops being an appropriate option for any reason

### **One-off direct payments to your own bank account**

If you have a one-off direct payment, this might be able to be paid into your own bank account, as a new account is not be needed for one payment. You need to submit additional monitoring information to us. For example, you might have a one-off payment for a piece of equipment, but you would need to provide evidence to the Council of how the money was spent, such as a receipt from the equipment purchase.

## **Managed payroll service**

If your direct payment is being used to employ a Personal Assistant, then you may be able to have a managed payroll service, provided by Vibrance.

Vibrance are a direct payment support agency commissioned by us to give employment advice and support for those using their direct payments to employ a Personal Assistant.

If this is the case, this means that you will not necessarily have a prepaid card account set up with allpay if a managed account with Vibrance is the best option for you. If you are eligible for Council support, we will pay the cost of the Vibrance service, so the money does not come out of your direct payment.

## Section 6 – Help to manage a direct payment

If your direct payment is going to be used to employ a personal assistant but you feel it may be too difficult for you to manage the direct payment, then you can be considered for a managed account.

This means that you have the control over your care, but the direct payment account and any incomings, outgoings and monitoring will be managed for you by Vibrance in a holding account.

You can nominate a trusted person, such as a close family member, to manage the direct payments on your behalf. They would then be known as the nominated person to manage the direct payment, but you would retain responsibility for how the money is spent.

If you are unable to make decisions about your care - otherwise known as lacking capacity - then an authorised person might be able to request and manage a direct payment on your behalf, depending on the circumstances. This would be someone that has legal authority, such as someone holding Lasting Power of Attorney or a Deputy, or someone that has been assessed as suitable by the Council.

### Acting as a nominated or authorised person

#### What is a nominated person?

If you are eligible for a direct payment and you have capacity to manage it, you can choose to appoint a nominated person to manage your direct payment on your behalf.

You will need to sign our Authorised Direct Payment Agreement to confirm that you accept the legal responsibilities of a direct payment, and your nominated person will also need to sign to confirm that they accept the agreement.

#### Example

Mr Clarke likes the idea of having a direct payment to source a personal assistant. He thinks his son Samuel would be better suited to manage the direct payment so he appoints Samuel as his nominated person to manage the direct payment on his behalf. Mr Clarke signs an agreement to agree to the direct payment and Samuel signs the agreement to confirm he will act as the nominated person.

## **What is an authorised person?**

An authorised person is someone who manages your direct payment on your behalf because you do not have the mental capacity to do so. This would usually be someone with Lasting Power of Attorney (LPA) or someone that we have assessed as being suitable to do so.

The authorised person must sign a Direct Payment Agreement with us to accept the conditions of the direct payment and the legal responsibility for the management of the direct payment.

### **Example**

Mrs Khan has progressive dementia and has recently lost capacity to make decisions with regards to her care. She has always been supported at home by a close-knit family unit, particularly her daughter Sonia.

The family do not want Mrs Khan to move into a nursing or residential home as she had previously expressed a strong preference against this.

Anna (a social worker from the Council) went to meet with Mrs Khan and the rest of the family so that a decision could be made on Mrs Khan's best interests. It was apparent that Mrs Khan is receiving a high level of support from an extended family network and benefits from the frequent reassurance that her family members provide.

Anna suggests that the family would benefit from a carer coming into the home a couple of times a week to support Mrs Khan, which would provide respite for the family whilst Mrs Khan could remain in a setting that she is comfortable in.

Anna suggests that as Sonia has Lasting Power of Attorney for Mrs Khan she could act as an authorised person and receive a direct payment on behalf of Mrs Khan. This could be used to source a personal assistant who could support Mrs Khan whilst also fitting in with the routine of the rest of the family.

If you are considering acting as an authorised person, please have a look at the Authorised Persons Direct Payment Agreement available on the Council website which outlines the conditions you must adhere to as an authorised person.

## Section 7 – Recruiting staff

You might choose to use your direct payment to employ a Personal Assistant to meet your care and support needs.

There are various reasons why you may choose to do this, for example you may already have a friend or neighbour that you would like to be able to pay to support you, or you may have specific care or cultural needs that you feel cannot be met by an agency.

If you choose to employ your own staff, you will need to follow all employment law throughout the recruitment process.

The idea of recruiting and employing your own staff may feel overwhelming but don't be put off by this. We have a contract with Vibrance to provide you with the information and support you need.

We will pay the cost and charges of the Vibrance service so it will not come out of your personal budget.

If you contribute towards your care or if you are a self-funder, there are particular charges that will apply. You can find out more about these by reading our Contributions Policy for Non-Residential Care Services:

[www.bromley.gov.uk/downloads/file/152/contributions\\_policy\\_for\\_non\\_residential\\_care\\_services](http://www.bromley.gov.uk/downloads/file/152/contributions_policy_for_non_residential_care_services)

### How do I find a Personal Assistant?

It might be that you already have someone in mind as a personal assistant to meet your care and support needs. This might be a relative, a friend, a neighbour, or someone else who is an existing part of your support network.

Please be aware that a direct payment cannot normally be used to pay a relative or friend who already lives in the same household as you, unless you have agreement in writing from us.

If you do not already have a personal assistant in mind, then Vibrance can support you to source personal assistants to suit your requirements. The LinkMeUp personal assistant register can help you to identify a suitable personal assistant to meet your care and support needs.

Visit the LinkMeUp personal assistant register: [www.linkmeup.org.uk](http://www.linkmeup.org.uk)



## **What are the benefits of employing a personal assistant?**

Our residents have said some of the benefits of employing a personal assistant are:

- Being able to employ a personal assistant who has cultural awareness in respect of language
- Flexibility, choice, and control regarding how and when care and support is delivered and in a manner that is important to them. This means that the individual could participate in for example: volunteer in community projects, attend sporting events and theatre productions in the evening or at the weekend.
- Engage in personal learning and development courses with support at home and in the community.

## **What will I need to do to recruit a personal assistant?**

Vibrance can support you through the recruitment process, ensuring that you can meet your employer responsibilities; you will need to:

- Write a job description – what the job involves
- Define the conditions of employment – rates of pay, working hours and breaks
- Shortlist and interview candidates
- Carry out employer checks on your potential personal assistants
- Provide a contract of employment for each employee
- Complete a Disclosure and Barring Service (DBS) check to help you make safer recruitment decisions
- Consider any training your employee might need to fulfil their role
- Make sure you have a contingency plan in case your personal assistant takes holiday or is off work due to sickness

## **Is there anything I should check before I hire someone?**

There are some checks that you must carry out before you hire someone. Vibrance will support you to carry out the necessary checks required:

- Right to work - to check if you employee can legally work in the UK.
- A DBS check (which is a criminal record check) - you are strongly advised to carry out a DBS check on any member of staff you employ. You must carry out a criminal record check of your Personal Assistant if there is a child in the household.
- Employment history - by requesting references from previous or current employees.

## **Staying safe**

It is recommended that you use Vibrance for support and advice with the full recruitment process.

To keep safe whilst recruiting:

- Do not place adverts that identify who you are or where you live
- Do not interview in your own home and do not interview alone
- Do ask for references and undertake a criminal record check

## Section 8 – Being an employer

Once you have successfully recruited a Personal Assistant you will need to ensure you are a good employer and act in accordance with employment law.

Although this may sound daunting there is support available. We have commissioned a company called Vibrance will be able to provide you with the information, advice and guidance when you start out as an employer.

Vibrance will also provide any ongoing support required, including training.

### What do I need to be aware of once I have hired a Personal Assistant?

Vibrance will work with you to ensure that you are aware of employer best practice. Here are some key responsibilities that must be adhered to when employing a Personal Assistant:

#### National Minimum Wage

You must make sure that your employee is paid at least the National Minimum Wage for all hours worked. The rate often changes in April and you can keep up to date with any increases on the HM Revenue and Customs website at [www.gov.uk/national-minimum-wage-rates](http://www.gov.uk/national-minimum-wage-rates)

Vibrance will work with you to calculate how much you can afford to pay your personal assistant per hour from your direct payment.

#### Contract of Employment

You must provide your Personal Assistant with a written contract that defines the terms and conditions of their employment. You can learn more at [www.gov.uk/employment-contracts-and-conditions/contract-terms](http://www.gov.uk/employment-contracts-and-conditions/contract-terms)

#### Employers Liability Insurance

You must take out Employers Liability Insurance and ensure that this meets your requirements, for example if your Personal Assistant is carrying out any health care tasks, you may need specific insurance which cover this. The first year of your insurance is paid for by the Council. Subsequent years should be paid for by the direct payment because of the contingency funds that would have developed. Vibrance will work with you to identify an insurance company.

## Right to Work Checks

You must ensure that any Personal Assistant you employ has the Right to Work in the UK. You can ask Vibrance to check this on your behalf or complete the check yourself. If the person has Right to Work on a time limited basis then make sure you follow up again before this expires. You can learn more at [www.gov.uk/view-right-to-work](http://www.gov.uk/view-right-to-work)

## Processing a payroll

You can choose to use a payroll agency (the Council commission Vibrance to provide this service free of charge) or you can run the payroll yourself by registering as an employer with HM Revenue and Customs. Learn more at [www.gov.uk/register-employer](http://www.gov.uk/register-employer)

You must not pay your Personal Assistant 'cash in hand'.

## Workplace Pension

You must automatically enrol workers into a workplace pension scheme if they are aged between 22 and state pension age and earn more than £10,000 per year. Learn more at [www.gov.uk/workplace-pensions](http://www.gov.uk/workplace-pensions)

## Statutory Leave and Time off

There are statutory leave conditions that your employees might be entitled to, such as sick leave and maternity, paternity and adoption leave. Learn more at [www.gov.uk/browse/employing-people/time-off](http://www.gov.uk/browse/employing-people/time-off)

## Redundancy

If you no longer require a Personal Assistant then depending on the length of employment, they may be entitled to redundancy pay. Learn more at [www.gov.uk/redundant-your-rights/notice-periods](http://www.gov.uk/redundant-your-rights/notice-periods)

## Disclosure Barring Service (DBS) check

This is a criminal record check on a Personal Assistant that you intend to employ. Vibrance will process DBS for Personal Assistants as and when required. We will pay for these checks.

## **Training needs**

Personal Assistants might require workplace training, for example emergency first aid or infection management control management. Vibrance can work with you to identify funding for training. This is not usually paid for from the direct payment but can be if no other funding is located.

## **Section 9 – Managing your payroll**

There are three different options regarding payroll management when you are using your direct payment to employ a Personal Assistant.

### **1 – Prepaid card: self-managed**

You will be set up with an allpay prepaid card account.

You will then manage the funds, run the payroll, make the required payments and submit monitoring evidence.

### **2 – Prepaid card: self-managed with payroll**

The same as Prepaid Card: Self-managed; however, Vibrance process the payroll.

### **3 – Holding or managed account**

The funds are held by Vibrance, payments and monitoring are completed on your behalf.

If you have an account with Vibrance you can have access to an online account to see your account balance and transactions.

## Section 10 – Using agencies

You may want to use domiciliary care agencies (sometimes known as home care or a care agency) to provide your care.

If you choose to use an agency, the staff who will work for you will usually be employed by the agency. In this case you will not be the employer and the agency will be responsible for managing the staff and will pay their wages.

You will have the choice and control over your care as you will make arrangements directly with your agency of choice. You can decide to change the agency you are using at any point you choose. You can let the agency know what days and times suit you best.

Please note, every April we will set a maximum hourly rate of pay for a domiciliary care agency. This will act as a guide as to how much you can afford to pay an agency.

### Where should I look for agencies?

- You can find agencies in the local area online: [www.cqc.org.uk/what-we-do/services-we-regulate/find-services-offering-care-home](http://www.cqc.org.uk/what-we-do/services-we-regulate/find-services-offering-care-home)
- You can find agencies in Your Guide to Independent Living: [www.bromley.gov.uk/helpforadults](http://www.bromley.gov.uk/helpforadults)

Agencies providing personal care are required by law to be registered with the Care Quality Commission (CQC). You can ask the agency to show you details of their registration.

### Is there anything I should check before choosing an agency?

Before you decide to buy a service from a particular agency, we recommend that you ask:

- The amount the agency charges (hourly rates), including for weekends and bank holidays. If you choose an agency that charges more than our hourly rate, then you will need to pay the difference.
- About their registration with the Care Quality Commission (CQC), including their latest inspection rating.
- If all their staff have had criminal records checks (Disclosure Barring Service checks)
- How they manage their services, including if the agency employ staff directly, as opposed to the staff being self-employed. If the agency employs the staff directly it means they will meet all the tax and national insurance payments.
- What training the agency provides for its staff. What qualifications and level of experience their staff are required to have.

- If you will be given copies of the hours the staff have worked so that you can pay the correct amount.
- How often feedback is requested from service users and what the agency does with the feedback.
- How you can alert the agency if you are not happy with their service and how complaints regarding service provided will be addressed.
- If the agency will carry out a risk assessment for you and for their staff.
- How the agency arranges cover during busy holiday periods or in the event of staff sickness.

If you have individual members of staff you are happy with and think, you would like to employ them directly instead of via the agency, then please seek advice first.

You might receive a charge from the agency for employing their carers directly.

## **How do I pay the agency?**

The agency must always give you a breakdown of their costs in writing, so make sure you have this for your records. You do not want to receive any unexpected costs such as additional charges for mileage, bank holidays, or any other outgoings that you had not previously agreed to pay.

Any additional costs must be raised with us to make sure you do not go overdrawn on your direct payment account.

When you receive an invoice from the agency for the care visits provided to you, you will need to pay this from your direct payment account.

## **What should I do if my agency pulls out of arrangements?**

If an agency pulls out, you can find another agency:

- You can find agencies in the local area online: [www.cqc.org.uk/what-we-do/services-we-regulate/find-services-offering-care-home](http://www.cqc.org.uk/what-we-do/services-we-regulate/find-services-offering-care-home)
- You can find agencies in Your Guide to Independent Living: [www.bromley.gov.uk/helpforadults](http://www.bromley.gov.uk/helpforadults)

If you have tried finding another agency but have encountered difficulties, please contact us as soon as possible so that replacement cover can be arranged.



## Section 11 – Keeping safe, emergencies and contingency planning

It is important to have a contingency plan in place as a back-up should your usual care and support arrangements detailed in your care and support plan fall through or a lockdown situation occurs.

This will assist you to think about your local support network and who can provide you with additional care and support now and in an emergency.

You can find agencies in Your Guide to Independent Living:

[www.bromley.gov.uk/helpforadults](http://www.bromley.gov.uk/helpforadults)

It is possible to recruit your own personal assistants and use a domiciliary care agency for certain care and support calls throughout the week, this approach would also support your contingency plan. The advantage of this arrangement is that you would be known to the domiciliary care agency and can receive additional support at relatively short notice.

However, occasionally things happen, and you may need to talk to someone about this. If you are in any doubt of who to speak with for a range of services, please contact us.

There are some instances when you should get in touch with us:

### **If your needs are not being met**

If your needs are not being met your care and support package may need to be reviewed. You would need to contact us to request a review of your care and support package.

### **If you are without care and your contingency plans have fallen through**

If your Personal Assistant is not available unexpectedly and your usual contingency plan falls through, then you should contact us as soon as possible so that alternate options can be arranged.

### **If you run out of money in your Direct Payment account**

If you run out of money in your direct payment account this needs to be addressed to avoid you running into debt. Please contact us so that help and advice can be provided.

## Useful contacts

### Bromley Council

Adult Social Care Initial Contact Team

Call 020 8461 7777

Email [Adult.Early.Intervention@bromley.gov.uk](mailto:Adult.Early.Intervention@bromley.gov.uk)

### Vibrance

Call 020 8290 6639

Email [bdp@vibrance.org.uk](mailto:bdp@vibrance.org.uk)

### Vibrance Financial Services Team

if you want advice on an account you have already set up with Vibrance

Call 01702 214 540

Email [sdp@vibrance.org.uk](mailto:sdp@vibrance.org.uk)

### Simply Connect (social prescribing)

Call 020 8315 1900

Email [admin@communitylinksbromley.org.uk](mailto:admin@communitylinksbromley.org.uk)

## Useful links

### **The Council's direct payment site**

[www.bromley.gov.uk/directpayments](http://www.bromley.gov.uk/directpayments)

### **Your Guide to Independent Living – service directory**

Read or download – [www.bromley.gov.uk/helpforadults](http://www.bromley.gov.uk/helpforadults)

or email for a printed copy - [health.partnership@bromley.gov.uk](mailto:health.partnership@bromley.gov.uk)

### **Simply Connect - social prescribing service directory**

<https://bromley.simplyconnect.uk>

### **Bromley Mental Health and Wellbeing Service - service directory**

[www.oxleas.nhs.uk/services](http://www.oxleas.nhs.uk/services)

## Frequently asked questions

### Financial assessment process

**Q. Will I need to pay something towards the cost of my support or activities?**

A. To assess whether you need to pay something towards the cost of your care, support or activities received, we will ask you to complete a financial assessment. The financial assessment will identify if you are eligible for Council funded support and, if you are eligible, whether you need to pay a financial contribution towards your care and support.

**Q. What happens if things change, will I need to have a new care and support plan?**

A. Your support needs and financial contribution will be reviewed each year or when a change happens to your circumstances. If you are still eligible for social care support, your care and support plan will be updated to reflect the changes to your needs.

### About direct payments

**Q. Who decides how much money I get?**

A. To work out the amount of money you might receive, you will need to complete a care assessment of your needs with a member of the Adult Social Care Team. Following the assessment, we will discuss with you what support you require to meet your identified needs and the amount of money required.

**Q. Do I have to pay Vibrance for help with managing my direct payment?**

A. The cost of Vibrance managing and holding your direct payment and paying for services for you is paid for by the Council and not from your direct payment.

**Q. Do you need to be good at book-keeping and numbers to receive a direct payment?**

A. If you decide to receive a direct payment, there are options available to help you how manage the direct payment, including support with calculating your budget and monitoring so you don't have to. For example, you might choose to have a Council prepaid card to pay for services or a managed account by Vibrance, a third-party agency who the Council works

with, they would hold the direct payment and pay services according to your care and support plan.

**Q. What do I do if I feel the money I get is not enough?**

A. The amount of your direct payment is based on your care assessment of your needs, and how much it will cost to deliver safe care and support to you. If you have questions related to the amount of the direct payment, please contact Adult Social Care to talk about it.

**Q. If my usual day activity does not go ahead, would I be able to use my direct payment to do another activity instead?**

A. Yes, providing your care and support plan allows this. Having a direct payment will give you more freedom and control over your care, to pay for other activities when unexpected changes happen, for example when day activities are cancelled.

**Q. I'm worried that if I have a direct payment, I will get less support than I have now.**

A. If you are worried about your direct payment and the way it is worked out, please speak with Adult Social Care and a member of the team will explain how the direct payment has been calculated.

**Q. Can I use my direct payment to pay for someone in my family to support me?**

A. It is possible to use your direct payment to employ someone in your family to support you. The family member must not be living at the same address as you. If you are thinking about employing a family member, please speak with Adult Social Care about this.

**Q. If I have a direct payment, can I access a Council arranged service too?**

A. Yes, you can receive a direct payment and use Council managed services like a day centre and/or a care agency. This is called a combined or mixed arrangement. With a direct payment you have the flexibility and choice to decide how to use your budget to meet your assessed care and support needs. If you need more support to find activities after the direct payment starts, you will be able to contact Vibrance for support.

## **Employing your own staff**

**Q. I would like to use the direct payment to pay for my own staff and do activities I enjoy, but I don't know where to start?**

A. If you decide to have a direct payment, please contact Adult Social Care first to discuss this. During the set-up of your direct payment, if you wish to employ your own PA (Personal Assistant or private carer), Vibrance would work with you to organise your budget, payroll and support you to recruit your own staff. They would also provide on-going employment support for you, as a direct payment employer.

## **Help to find out what to do in the community**

**Q. If I receive a direct payment, will I be left to find the day activities myself?**

A. Before you receive a direct payment, you will undergo care and support planning to help you to identify local activities, to meet your assessed needs and help you to organise how you might spend your day. If you need more support to find activities after the direct payment starts, you will be able to contact Vibrance for support.