

Direct Payment Support Service Factsheet

What is Direct Payment Support Service?

The Direct Payment Support Service Team are an in-house account manager service. They administer payments to the providers of your care and support on behalf of any adult in receipt of a Direct Payment Personal Budget and in accordance with their agreed Care Plan (identifies what outcomes you want to achieve and the support you may need as a result).

If it has been decided, in conjunction with your social care worker, that you require a Direct Payment Account Manager service, the IWC will be able to manage the direct payment on your behalf. This is a free service.

Who can receive a Direct Payment Support Service?

Any adult who has been assessed as having eligible Care Act needs and requires support to live the life they choose. You can only have this service if you have a direct payment personal budget.

What is a Care Act Assessment?

You can ask us to carry out an assessment of your needs (Care Act Assessment) which is a discussion between you and a social care worker. The assessment will help us work out what your needs are and the outcomes you want to achieve. We will also look at the level of assistance you need to achieve your outcomes. If eligible needs are identified, we will work with you to develop your Care Plan.

What is my Care Plan?

The Care Plan sets out how you will achieve your outcomes, shows how you have decided to spend your direct payment personal budget and how much control you will have over your care and support. You can create your Care Plan yourself, with family and friends, or with help from us or another organisation. Once you have finished your plan we will check it to see that it covers all elements of your eligible needs. We also have a responsibility to make sure that risks have been considered and the money is being spent in the right way to meet outcomes.

How can I arrange to have a Direct Payment Support Service?

You will not receive any direct funds if it has been decided you require a Direct Payment Support Service. Your social care worker will discuss this with you at your Care Act assessment and arrange for the Direct Payment Support Service Team to pay for services to meet your outcomes.

Will I have to pay towards my care?

We will carry out a financial assessment to establish how much you can afford to pay. Following the financial assessment, you will be told how much you will be asked to contribute towards the cost of your care. Some people make no or only a small contribution whilst other people may have to pay for a larger part or for all of their care – the amount you pay depends upon your financial circumstances.

What can direct payment money be spent on?

A direct payment can only be used to achieve the outcomes identified in your Care Plan. Your allocation of direct payment funding will depend on your personal circumstances and the outcomes and needs identified during your Care Act Assessment.

A direct payment cannot be used for:

Buying things that have not been identified as part of your Care Plan:

- Long term residential care.
- Nursing or healthcare, or medicines.
- Food and drink.
- Alcohol, tobacco or drugs.
- Gambling or paying off debts.
- Equipment provided by the NHS.
- Any illegal activities (including employing people outside of the law).
- 'Cash in hand' payments.
- Day-to-day requirements such as household bills.
- Items that should be funded from other sources, e.g. Disability Facility Grant.
- Items that have already been considered as part of a persons' Disability Related Expenditure when a financial assessment was completed.
- Services or equipment that is the responsibility of another public service to provide for you
- Paying an individual's assessed contribution towards their social care.
- Things that would endanger the individual or another person.
- Everyday things which your own money or other benefits should pay for, like food, transport or rent.

Fraudulent Use

The IWC is under a duty to protect the public funds it administers, and to this end a Direct Payment Officer will monitor the transactions and any additional information provided for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

The IWC is committed to the fight against fraud in all forms. Any individual in receipt of a Direct Payment who tries to make any unauthorised transactions from their prepaid card or direct payment bank account may have committed an offence under the Theft Act 1968. Where the Direct Payment Officer suspects that such a fraud may have occurred, the matter will be investigated as appropriate and this may lead to criminal proceedings being instigated.

The IWC will terminate your direct payment with immediate effect if, after investigation, it is found that you are using the direct payment illegally or fraudulently or using it in a way which is not supporting your assessed outcomes

Independent Financial Advice

The Isle of Wight Council does not endorse or recommend any financial services. We highly recommend that you seek independent financial advice and it is your responsibility to ensure any financial adviser you instruct is appropriately experienced and qualified. Further information in relation to independent financial advice about your own particular circumstances (including paying for your care, deferred payment scheme, court of protection procedure, lasting power of attorney procedure) can be found at:

The **Money Advice Service** can be accessed by clicking [here](#) or:

<https://www.moneyadviceservice.org.uk/en>

offer information on paying for care or the option to speak to an online adviser. Their telephone number is 0300 500 5000.

The **Society of Later Life Advisers** can be accessed by clicking [here](#) or:

<https://societyoflaterlifeadvisers.co.uk/>

can help you find advice on how to make financial plans for care in retirement years.

Other sources of good information and advice:

The **Isle of Wight Age UK** can be accessed by clicking [here](#) or:

<http://www.ageuk.org.uk/isleofwight/>

has great advice for older people and those planning for later years.

Carers Isle of Wight can be accessed by clicking [here](#) or:

<http://carersiw.org.uk/>

has an excellent resource of advice for carers who need to help someone else.

Isle Help can be accessed by clicking [here](#) or:

<https://www.islehelp.me/> offers free, impartial, independent, confidential advice to anyone requiring help and support. Free Advice Line: 0800 144 8848 – Mon to Fri 9am – 5pm (this is the new web information)

NHS Choices can be accessed by clicking [here](#) or:

<http://www.nhs.uk/conditions/social-care-and-support-guide/pages/what-is-social-care.aspx>

is a comprehensive guide to choosing and arranging care and support.

Which? Elderly Care can be accessed by clicking [here](#) or:

<http://www.which.co.uk/elderly-care/financing-care>

provides information on the funding options you can explore for care homes and home care.

Court of Protection can be accessed by clicking [here](#) or:

<https://courtribunalfinder.service.gov.uk/courts/court-of-protection>

Offers advice on people who have capacity issues. The Court of Protection can be contacted on 0300 456 4600 or email

courtofprotectionenquiries@hmcts.gsi.gov.uk.

Department of Work and Pensions can be accessed by clicking [here](#) or:

<https://www.gov.uk/government/organisations/department-for-work-pensions>

Provides advice on Appointeeship (the authority needed to manage the benefits of someone who is mentally incapable of doing so themselves).