

**Isle of Wight Council  
Adult Social Care**

**Direct Payment Support  
Service Policy**

**December 2020**

## 1 Document Information

<b>Title:</b>	<b>Direct Payment Support Service Policy</b>
<b>Status:</b>	<b>Final v2.0</b>
<b>Current Version:</b>	<b>Final V2.0</b>
<b>Author:</b>	Catherine Smith-Ivory, Adult Social Care Business Development & Policy Officer Community Wellbeing and Social Care ✉ <a href="mailto:catherine.smithivory@iow.gov.uk">catherine.smithivory@iow.gov.uk</a> ☎ (01983) 821000
<b>Sponsor:</b>	Esther Martin Senior Direct Payment Finance Officer ✉ <a href="mailto:esther.martin@iow.gov.uk">esther.martin@iow.gov.uk</a> ☎ (01983) 821000
<b>Consultation:</b>	ASC Leadership Group, Group Managers, Consultant Practitioners, Senior Direct Payment Finance Officer and Legal Department
<b>Approved by:</b>	ASC Leadership Group
<b>Approval Date:</b>	12 <sup>th</sup> December 2018 (Garion Bird, Trainee Solicitor 07/01/19)
<b>Review Frequency:</b>	Yearly
<b>Next Review:</b>	December 2021

Version History		
Version	Date	Description
V0.1	October 2018	Draft version
V1.0	December 2018 - January 2019	Final version
V2.0	December 2020	Reviewed and final version

## 2 Contents

<b>Heading Number</b>	<b>Detail</b>	<b>Page/s</b>
1	Document Information	2
2	Contents	3
3	Purpose, Scope and Aims	4
4	What is a Direct Payment Support Service?	4
5	Who can receive a Direct Payment Support Service?	4
6	What is a Direct Payment Agreement?	4-5
7	What is a Care Act Assessment?	5
8	What is my Care Plan?	6
9	How can I arrange to have a Direct Payment Support Service?	6
10	Will I have to pay towards my care?	6
11	What can direct payment money be spent on?	6
12	Direct payment money cannot be spent on	6-7
13	Fraudulent Use	7
14	What is a prepaid card account?	7-8

---

### **3 Purpose, Scope and Aims**

This policy sets out how the Isle of Wight Council (IWC) will meet its statutory obligations in relation to direct payments as set out in the [Care Act 2014](#) and the [Care and Support \(Direct Payments\) Regulations 2014](#). It also clearly sets out what direct payment money can and cannot be spent on and defines what will constitute fraudulent use, clarifying these points for those in receipt of direct payments.

The policy explains how the IWC manages direct payments and services on behalf of individuals.

### **4 What is a 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.

### **5 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.

### **6 What is a Direct Payment Agreement?**

You will be required to sign a Direct Payment Agreement with the IWC. The Direct Payments Team will make payments onto your prepaid card which will be managed by yourself or to your payee or account manager (Direct Payment Support Service Team). The team will regularly monitor all transactions to ensure they have been made in accordance with the agreed My Wellbeing Agreement. Payments will only be made onto the prepaid card.

If you are unable to manage the direct payment or are unable to adhere to the terms of the Agreement, the Payee must inform the IWC immediately and alternative arrangements will be made.

The Direct Payment Agreement stipulates:

- 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 and this free service is known as a Direct Payment Support Service. However should you require an

---

independent service to manage your direct payment you will be required to fund any additional costs yourself.

- If the audit reveals that the Payee is not effectively managing the direct payment funds or that the terms of the payment agreement are not being adhered to, alternative arrangements will be made to provide care. This may involve the introduction of a Direct Payment Account Manager to manage the budget on the individual's behalf.

You have a choice managing your direct payment funding. They are:

- Yourself
- Payee or nominated person
- Direct Payment Support Service
- Appoint and arrange an Independent Account Manager yourself. Your social care worker will discuss with you your options about how you wish to manage your direct payment funding and provide you with information on Independent Account Managers.

If you do not wish the council to manage your direct payment for you and you decide to appoint an independent service to manage your direct payment you will be required to fund any additional costs yourself.

Further details on direct payments can be found by reading the council's Direct Payment Personal Budget Policy by [clicking here](#) or <https://www.iow.gov.uk/documentlibrary/view/direct-payment-personal-budget-policy>

The council have produced a Direct Payment Factsheet that can be read by [clicking here](#) or <https://www.iow.gov.uk/documentlibrary/view/direct-payment-factsheet2>

The council have also produced a Direct Payment Support Service Factsheet that can be read by [clicking here](#) or <https://www.iow.gov.uk/documentlibrary/view/direct-payment-support-service-factsheet-adult-social-care->

## **7 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.

## **8 What is my 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 the 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.

## **9 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.

## **10 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.

## **11 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.

## **12 Direct payment money cannot be spent on:**

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.

In exceptional circumstances we will consider a direct payment to pay for support from:

- Your spouse or partner (a person who you live with as a couple)
- A close relative who you live with

- 
- The spouse or partner of a close relative you live with

This will only happen with explicit agreement from the Department.

### **13 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

### **14 What is a prepaid card account?**

There are two ways to manage your Personal Budget Direct Payment:

1. If you have been assessed as having eligible care needs you may choose to receive your personal budget as a Direct Payment. This will enable you to organise and pay for your care yourself. We will provide you with a prepaid card account to manage the money we pay you. This will enable you, your payee, Direct Payment Support Service Team or independent account manager to pay the providers of your care and support.

We will transfer the money you receive onto your prepaid card that can then be used just like a debit card. You will only be able to make payments with the card when there are enough funds in the account as you cannot go overdrawn.

You will not be able to withdraw cash using your card but you can make payments by using the associated online banking facility or by making a telephone call to the prepaid card support team.

- 
2. The Direct Payment Support Service Team can manage the account on your behalf, by making payments to your chosen providers. The Personal Assistants/Carers or Agencies you have chosen to provide your care will need to submit their invoices to the Direct Payment Support Service Team (either by email or through the post). You can contact the Direct Payment Support Service Team on 01983 823440 or [directpaymentsupportservice@iow.gov.uk](mailto:directpaymentsupportservice@iow.gov.uk)

The invoices are then checked by the Direct Payment Support Service Team to ensure they reflect what is authorised in your current Wellbeing Agreement and make payment to your chosen providers on your behalf.

More details can be found on the council's Prepaid Card Factsheet by [clicking here](#) or <https://www.iow.gov.uk/documentlibrary/view/prepaid-card-factsheet-adult-social-care-1>