

# Your easy-read guide to direct payments

## This guide tells you about:



Direct payments.



What they can be used for.



How to find out how you can get them.

Direct payments **do not** affect your benefits or pensions.

# What are direct payments?



Money from the Isle of Wight Council to **help you pay for your care and support**.



If you need help and support that has to be paid for, your **social care worker** will talk to you and look at all of your support needs.



They will work with you to write your **care plan** and then agree on how much money you can have. This is called a **personal budget**. Your **care plan** says what help and support has been agreed to meet your care and support needs.



**Direct payments** are a way of giving you more choice and control over your life through flexible care.



**Direct payments** allow you to choose and arrange your support which is right for you, they give you control over who supports you, how you are supported, and when you have your support.



You can choose whether to have some or all of your **personal budget** as a **direct payment** instead of the Isle of Wight Council buying the care for you.

# What can you use a direct payment for?



Care and support at home.



Help with daily living tasks.



Employing a **personal assistant**.



Social activities at home or in the community.



Getting out and about.

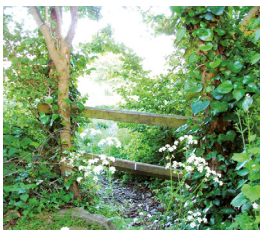


Support for carers.

# What can you use a direct payment for?



Replacement care for main carers.



Planned short breaks.



Special equipment to stay safe and independent.



Support from a communicator guide or interpreter.

# What can't you use are direct payment for?



Household bills.



Rent or mortgage.



Furniture.



Food, drink, alcohol, gambling.



Health services from the NHS.

# How do I get direct payments?



If you already have a service from adult social care, talk to your **social care worker** about direct payments. They will look at your needs and write a **care plan**. **If not**, you will need to have an assessment – contact us about this and we will help you.



**Agree on a personal budget.** This is the money you can have for your care.



**Choose direct payments.** You can choose to get some or all of your **personal budget** as a **direct payment**.



**You will need to be able to manage the direct payment yourself** or have a trusted family member or friend who can do this for you. This is called a **nominated person**.

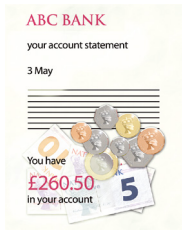


**If you don't think you can manage it and if you don't have anyone who could do this for you**, then the Isle of Wight Council can arrange to buy the care for you.

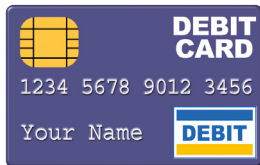
# Client contribution: What is this?



We will need to see if you have to pay anything towards the cost of your care and support. We call this a **client contribution**.



We look at what money you have and how much the care and support you need will cost. We call this a **financial assessment**.



**If you have to pay a client contribution**, you will receive a monthly invoice and will need to pay this out of your **own money** (and **not out of the direct payment**).

# How do direct payments work?



**Direct payments are paid by a pre-paid card account.** We set up the account for you and give you a card. It works like online banking.



**Easy to use.** You can check your account and pay for services online, over the phone or by contactless payment.



**Regular payments.** Set up regular payments for your care and support.



**It is not a credit card.** You cannot get into debt and you cannot withdraw cash.



# How is your direct payment set up?



You, or the person you choose to help you, (**nominated person**) must sign a **direct payment agreement** form. This agreement tells you:



What responsibilities you or the person you choose to help need to do.



Rules about **direct payments** and **client contributions**.



The form has to be signed and returned to your **social care worker** before we can give you a **direct payment**.



Your **social care worker** will ask for your **pre-paid card account** to be set up. This can take up to three weeks and we will send you the **pre-paid card** in the post.



We will send you a letter to let you know how much your weekly direct payment will be and how much your weekly client contribution will be (**if you have to pay towards your direct payment**).



Your **social care worker** will give you a copy of your **care plan** which will show all of your **assessed needs and outcomes** and the costs of your support.

# How often will direct payments be paid?



Direct payments are paid **every 4 weeks** in advance.



The first payment will cover you from the date your care starts and for the next four weeks.



**All other payments will be made every four weeks.** This means you will receive your direct payments before you have to pay them out.

# Checking direct payments



After your direct payment has been running for 10 weeks, the **direct payments team will review the payments**, made from your pre-paid card, to make sure it's working well for you. They will also review your payments again at a later date.



They may ask for invoices or receipts, so **remember to keep hold of all of your invoices and receipts.**

# Who to contact if you need more help

Your allocated **social care worker** or the **direct payments finance team** can help with all sorts of questions about direct payments.



Phone **(01983) 823340 or (01983) 821000**



Email **personalbudgets@iow.gov.uk**

**Financial assessment and charging team** can help with any questions about how much you may need to pay towards **your care and support**.



Phone **(01983) 823340 or (01983) 821000**



Email **fac.team@iow.gov.uk**

**Payments team** – client contributions (is a different team to the **direct payments finance team**). They can help with any queries you may have with **invoices** you have been sent for your **client contributions**.



Phone **(01983) 823340 or (01983) 821000**



Email **ascorders@iow.gov.uk**

**Prepaid financial services customer service team**. This is the way to check your balance and make payments **if you can't do it online**.



Phone **02036 334511**



Website ?

**Adult safeguarding concerns** - copy to go here?

If you have difficulty in understanding this document please contact us on (01983) 821000 and we will do our best to help you.