

# Direct Payments and Pre-payment Accounts

## Overview

Where Worcestershire Adult Services have assessed that you have an eligible care or support need, your Social Worker will tell you how much money you will get as your personal budget. You can choose to have your personal budget as a Direct Payment. Many people like Direct Payments because they can give you control of how your needs are met and how you want to live your life.

## How Direct Payments work

- If you would like to take your personal budget as a Direct Payment, the Direct Payments team will help you to set up a Pre-payment Account.
- The Pre-payment account is just like a regular bank account, every month part of your personal budget will be paid into it. You will also need to pay in any money which Social Services have assessed you should contribute to your budget. When added together these amounts will make up your full Personal Budget.
- You can set up Direct Debits from your pre-payment account to pay for things that meet your care and support needs. You can also use the payment card that comes with the account for occasional costs. You can view and manage the account online.
- If you would prefer to have a nominated person manage your care on your behalf, they can also be given access to the account and the card.
- The Direct Payments team are here to support you in using the account to meet your assessed needs. The team can be contacted by email at [worcesterDP@worcestershire.gov.uk](mailto:worcesterDP@worcestershire.gov.uk) or telephone on 01905 846944.
- At your annual review, your Social Worker can easily request information from the finance system to make sure that your account is being used correctly to meet your needs, so there is no need to keep a lot of paper records.

It is sometimes possible for you to use a bank account you already have to manage your Direct Payments, but this may increase the time it takes to review the Direct Payment at your regular reviews.

## What kinds of things can and can't be paid for using a Direct Payment?

These are only examples – this is not an exhaustive list.

<p><b>Things that CAN be purchased include</b></p>	<ul style="list-style-type: none"> <li>• Personal Care</li> <li>• Equipment or Assistive Technology</li> <li>• Sitting Services or respite for Carers</li> <li>• Assistance with daily living tasks</li> </ul>
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<b>Things that CAN'T be purchased include</b>	<ul style="list-style-type: none"><li>• Household bills e.g. electricity and gas</li><li>• Rent or mortgage</li><li>• Food and Drink</li><li>• Health services e.g. dentist that the NHS would provide</li></ul>
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### Online content:

- YouTube Video - [Meet Jason, one of the Direct Payments team](#)
- YouTube Video - [Jason shows you how to use the Direct Payment system](#)
- Worcestershire County Council website – [What are Direct Payments](#)

### Find out more / Key contacts:

- Adult Contact Team  
Telephone: 01905 768053  
Visit: [www.worcestershire.gov.uk](http://www.worcestershire.gov.uk)