



# Your Easy Read Guide to Direct Payments



**This guide tells you what  
direct payments are and  
how you can use them**

Written by Sarah Rothwell, Caryl Rees and Andy Welfoot

Version 4, May 2022



## What's in this Easy Read Guide?

Section Number:	What is on this page?	Page Number:
1	What is a direct payment?	3
2	How to get help with your Direct Payment and Pre-Payment Account	4
3	How do Direct Payments work?	5 - 6
4	How is your Direct Payment set up?	7 - 12
5	How often are Direct payments made?	12
6	What can and can't be paid for using Direct Payments?	13 - 14
7	Things to think about when you decide what support you want	15 - 18
8	How we check/review Direct Payments	18 - 20
9	Who to contact if you need more help	21 - 23



## 1. What is a Direct Payment?

A direct payment is money you can get to pay for your care and support needs that have been agreed in your support plan.



Your Social Care Worker will talk to you and look at all your support needs – we call this a Care Act 2014 assessment.

They will help look at the different types of support in your area to find the right one for you.



If you need support that has to be paid for, your Social Care Worker will agree how much money you can get. This is called a Personal Budget.



You can choose whether to have some or all of your Personal budget as a Direct Payment instead of Worcestershire County Council buying care for you.



Direct Payments allow you to be in control of your money and choose:

- Who supports you
- How you are supported
- When you get your support

See DP Factsheet number 1 and 4 for more information.





## 2. How to get help with your Direct Payment and Pre-Payment Account

If you need help with your Direct Payment and Pre-Payment Account, there are lots of different people who can help you:



- **Nominated Person**

If you have a family member or a friend, you can ask them to manage your account for you – this is called a Nominated Person.

- **Authorised Person**

If you don't have a family member or friend who can help, the Office of Public Guardianship can appoint someone to act on your behalf. This is called your Power of Attorney.



- **Suitable Person**

If you are not able to make decisions about managing your money and have been assessed as lacking capacity, the Local Authority and Authorised Person will agree a Suitable Person to make your Direct Payments to.



- **Managing Agent**

The Direct Payment Support Service can manage your account for you to make sure support services are paid. This is called a Managing Agent.



All of these supporting people will have to sign a Direct Payment Agreement to help you.



### 3. How do Direct Payments work?

Direct Payments are paid into your bank account.

You will need to have an account just for Direct Payments so it doesn't get mixed up with any other money.



Your Social Care Worker will talk through the different types of accounts to help you decide the best one for you.



#### Pre-Payment Card Account – what is this?

- An account we set up for you – it works like online banking
- We give you a pre-payment card – easy to use
- You pay for services you want online
- You can set up regular payments for your care and support - agreed in your support plan
- Check your account and make payments online or on the phone



Click here for more information about Pre-Payments Account Guidance. [Pre-payment account](#) | [Pre-payment account](#) | [Worcestershire County Council](#)



### 3. How do Direct Payments work?

**Managed Account – what is this?**

An account managed by a Direct Payment Support Service.

You decide what support you want; the Direct Payment Support Service makes sure the bills are paid correctly.



Managed Account  
Direct Payment  
Support Service



## 4 – How is your Direct Payment set up?

### Support planning: what is this?

Your support plan says what help and support has been agreed to meet your care needs.

Your Social Care Worker will work with you to write your support plan. You can decide what services you want to buy and any other support you have from family or community service.



You can use this plan for your Direct Payment agreement.

### 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, this will need to be paid into your Direct Payment Account.

This will all be written in your Direct Payment Agreement.





## 4. How is your Direct Payment set up?

### Direct Payment Agreement: what is this?

You, or the person you choose to help you, (nominated representative) must sign a Direct Payment Agreement.

This agreement tells you:

- How much you will get in your budget
- How much you have to pay – if you have to make a client contribution
- How we will use your personal information safely to set up your account and provide support
- Rules about Direct Payments
- What you or the person you choose to help need to do – your responsibilities
- What Worcestershire County Council need to do – our responsibilities





## 4. How is your Direct Payment set up?

Support Service: what is this?



Direct Payment  
Support Service  
Partner

We will refer you to our Direct Payment Support Service partner (DPSS).

They will work with you and your Social Care Worker to:

- give you a plan of all the costs of your support plan and any employment costs.
- answer questions about Direct Payments and employing people to support you.





## 4. How is your Direct Payment set up?

### Pre-Payment Account: what is this?

Your Social Care Worker will ask for your Pre-Payment Account to be set up. This usually takes 3 or 4 weeks.

You will get a Pre-Payment Account Guide that will show you how to:

- Use your account
- Pay money into your account - (client contribution)
- Check how much money is in it (balance)
- Print statements (report)
- Make payments out of your account
- Put invoices on your account
- Frequently Asked Questions to help you



Click here for a copy of the User Manual

or you can ask your Social Care Worker for a copy.  
[Download the Pre Payment Account User Manual \(PDF\).](#)



## 4. How is your Direct Payment set up?

### Managed Account: what is this?



Your Social Care Worker will ask the Direct Payment Support Service to contact you and set up a Managed Account for you.

Managed Account  
Direct Payment  
Support Service

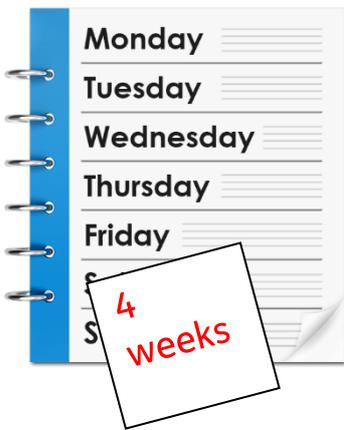
- It takes 3 – 4 weeks
- Pre-Payment Card Accounts take 2 – 4 days to set up
- Cards need to be used within 7 days of receiving them
- See contact details at the end of this leaflet





## 5. How often are Direct Payments made?

- Direct Payments are made every 4 weeks
- Your care or support might start work up to 4 weeks before you get your payment



- The first payment will cover you from the date your care starts and for the next 4 weeks
- All other payments will be made every 4 weeks – this means you will receive your Direct Payments before you have to pay them out



Click here to find more information on how often Direct Payments are made:

[https://www.worcestershire.gov.uk/info/20567/personal\\_budgets\\_and\\_direct\\_payments\\_for\\_adults](https://www.worcestershire.gov.uk/info/20567/personal_budgets_and_direct_payments_for_adults)



## 6. What can and can't be paid for using a Direct Payment?

Your Direct Payment can only be used to pay for care and support that has been agreed and clearly written into your Support plan with you Social Care Worker.

You **can** use your Direct Payments to pay for things like:

- Personal care from a Personal Assistant (PA)  
A PA is someone who doesn't live with you
- Equipment or Assistive Technology – special equipment to help you to stay safe and independent in your own home.
- Replacement Care – this is a service that gives main carers a break
- Assistance with daily living tasks
- Support from a Communicator Guide or Interpreter
- Support for social activities in your home or in the community for example going to a class or a day centre
- Direct Payments will pay for your PA's time and entry fee (if there is one) – you pay your own entry fee





## 6. What can and can't be paid for using a Direct Payment?

You **cannot** use your Direct Payments to pay for things like:



- Household bills
- Rent or mortgage



- Items of furniture



- Food and drink



- Health services that should be provided by the NHS

See DP Factsheet number 2 for more information.



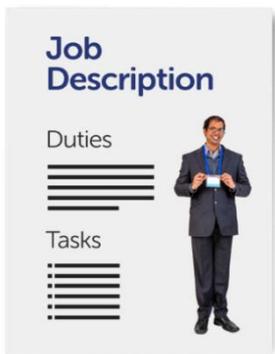


## 7. Things to think about when you decide what support you want

If you decide to employ a Personal Assistant (PA):



A Personal Assistant is someone you choose and employ to provide the care and support you need in the way that suits you best.



We need to make sure that your Direct Payment includes all the costs for employing a Personal Assistant.



The Direct Payment Support Service will do this for you. Your Social Care Worker will refer you.



This could include things like:

- Hours and rate of pay
- Holidays
- Payroll costs



## 7. Things to think about when you decide what support you want

If you choose a self-employed Personal Assistant (PA) you will need to think about:



- How much you will pay them (hourly rate) including cost of bank holidays, annual leave and pension
- Public liability insurance
- Letter from HMRS with special tax reference number
- Is their DBS certificate up to date or do they need a new one?
- Is their training up to date or do they need more?
- Emergency arrangements – Self-employed Personal Assistants have to arrange their own sickness or holiday cover
- Self-employed Personal Assistants have to do their own Pension, Tax, National Insurance and DBS costs. You will need to check that a PA is self-employed by checking their special reference number from HMRC



## 7. Things to think about when you decide what support you want

### Domiciliary home care:

- This is having a budget to pay for a domiciliary care agency direct
- We will pay the same rate for this as we pay to the domiciliary care provider the Council use – we won't pay any more
- If you choose a service that costs more, you can pay the extra amount – this is called a top up
- If you choose to do this, it should be clearly written in your support plan and Direct Payment agreement





## 7. Things to think about when you decide what support you want

### Day Opportunities:

- If it has been agreed that you need to socialise in your community, you can use your Direct Payment to pay for this
- Please talk to your Social Care Worker about this
- You may have to pay a cost for transport if you need it for a return journey



### Emergency Planning:

- You should think about what will happen if the service provider you have chosen is not available at short notice
- Every Direct Payment account can have up to 6 weeks' money in it to help with this





## 8. How we check/review Direct Payments

### First Check/Review:

We will contact you 4 – 6 weeks after your Direct Payments start to check:

- How is everything going?
- Are all your employment plans working OK?
- Are you happy and confident about your Direct Payments?



### Annual Check/Review of Care and Support and Finance Check:

We will check/review your care and support needs and how much money it costs each year.

The Direct Payment team will do a check/review with your Social Care Worker.

The check/review with your Social Care Worker is a chance for you to make sure your support plan meets all your needs and to see if anything needs to change.



## 8. How we check/review Direct Payments

The check/review will cover making sure:



- Payments made are the same as what is written in your Support plan
- Client contributions are being paid correctly



- Insurance is in place
- DBS is in place



- Services are paid correctly
- PA wages are correct or if increase needed



- If any changes made to the Direct Payment budget, new Direct Payment Agreement needed
- Contingency/Emergency funding – extra 6 weeks funding allowed, to cover any changes



- If there is more than 6 weeks' money left, we will take this money back - unless there is a good reason for it to stay - for example if there is a HMRC tax bill about to come in



## 9. Who to contact if you need more help

If you have any questions about your Direct Payments, you can contact:



- Direct Payment webpage on Worcestershire County Council website click on link:  
<https://www.worcestershire.gov.uk/info/20567/personal-budgets-and-direct-payments-for-adults>



Direct Payment Support Service can help with questions about:

- What Direct Payments are
- How funding can be spent
- Personal Assistants – employed or self-employed
- Employing people



Contact telephone number: 01902 912896

Email: [kelly@barriebookkeeping.co.uk](mailto:kelly@barriebookkeeping.co.uk)

Website: <https://barriebookkeeping.co.uk>



Managed Account and Payroll Service can support you with your Managed Account:

Contact telephone number: 01902 912896



Email: [DP@barriebookkeeping.co.uk](mailto:DP@barriebookkeeping.co.uk)



## 9. Who to contact if you need more help

The Direct Payment Team can help with setting up Pre-Payment Accounts, problems with cards, checking client contributions and finance checks.



Contact telephone: **01905 844543**

Opening times: 9.00 am – 4.00 pm Monday – Friday

There is an answering machine to leave messages.



Email: [Directpaymentsteam@worcestershire.gov.uk](mailto:Directpaymentsteam@worcestershire.gov.uk)

When a Direct Payment ends, the card must be posted back to:



**The Direct Payments Team**

**Spetchley Road**

**Worcester**

**WR5 2NP**

Prepaid Financial Services (EML) can help with questions about your Pre-Payment Account password, PIN or log-in problems.

They can also help with getting online and any lost, cancelled or replacement cards.

EML Contact telephone: **0207 127 0743**

Opening times: 8.00 am – 6.00 pm Monday – Friday

EML website:

<https://prepaidfinancialservices.com/en/contact-us>





## 9. Who to contact if you need more help

### Prepaid Financial Services EML

Frequently Asked Questions link:

<https://prepaidfinancialservices.com/en/frequently-asked-questions>

Cardholder log in link:

<https://prepaidfinancialservices.com/en/login-cardholder>



Social Care Workers can help with all sorts of questions about Direct Payments.

You can contact your allocated Social Care Worker (if you have one) or the Adult Contact Team.



### Adult Contact Team:

Telephone: 01905 844543

Email: [ACTadmin@worcestershire.gov.uk](mailto:ACTadmin@worcestershire.gov.uk)



### Client Contribution Team

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

Client Contribution Team telephone: 01905 765761

