



## **Direct payments – Carer's direct payments**

If you have been offered a carer's personal budget by Herefordshire Council, you may be considering having a direct payment to manage this budget. A direct payment is an amount of money paid to you, for all or part of your personal budget to meet your assessed eligible needs, as agreed in your carer's support plan. You will be able to arrange and pay for goods and/or services yourself in order to meet the agreed outcomes in your plan, instead of the council arranging this for you.

You can only have a carer's direct payment once you have had a carer's assessment and the council agrees you have eligible unmet needs due to your caring role. This will be determined using the national eligibility criteria for carers set out in the Care Act 2014.

You can request a carer's assessment by contacting the council's advice and referral team (ART) on 01432 260101. You can also talk to your doctor, health visitor, district nurse, community psychiatric nurse or Herefordshire Carers Support, who can all make a referral on your behalf.

If you already receive carers' services arranged by the council and want to talk about having a direct payment instead, please contact the advice and referral team (ART) on 01432 260101.

### **Where can I find support and advice for managing my direct payments?**

The council's direct payment officers can provide you with advice and information on setting up a direct payment card account and the documents you will need to keep. You must agree to personal identity and address checks being undertaken before a direct payment card account is issued. The council also has a list of approved providers who can help you manage your direct payment, if you would like additional support.

### **How do I use my direct payment?**

A direct payment is to buy goods and/or services to help you meet the agreed outcomes in your carer's support plan.

You must use the direct payment legally and it **cannot** be used to purchase:

- Long term residential or nursing care
- Services from Herefordshire Council
- Items that do not meet the agreed outcomes in your support plan
- Services or equipment for which the council is not responsible for example, health services funded by the NHS

- Support from a care agency or employing your own personal assistant to provide personal care or a sitting service for the person you care for

### **When and how will I be paid?**

If you have an annual payment, it will be paid to your payment card account when you have completed your carer's direct payment agreement and then once a year on the date your direct payment started. This is providing you still have assessed eligible needs.

If you are only having a one-off payment, this will be paid to your payment card account, once you have completed your carer's direct payment agreement.

A direct payment will not affect any benefits you may receive as a carer.

Your direct payment will be the minimum amount needed to meet your assessed eligible needs. If you would like to purchase more expensive services or equipment, you are entitled to top-up your direct payment using your own money.

### **How do I use my payment card account?**

When your direct payment is approved, we will send you a copy of your carer's direct payment agreement for you to complete and let you know how much your annual or one-off payment will be.

Once you have completed and returned your agreement, we will open your payment card account and you will receive a card within 7 to 10 working days. You will be able to pay for goods and services in the same way you do with a normal online bank account and card.

We will also send you a guide on how to use your payment card account and how to activate your account card.

If you have any queries about your agreement, please contact our direct payment officers on 01432 260060 or [directpaymentadvice@herefordshire.gov.uk](mailto:directpaymentadvice@herefordshire.gov.uk).

### **How can I make payments from my card account?**

You can make payments online via a bank transfer, direct debit or standing order. Alternatively, you can also make payments in person using the chip and pin card or through telephone banking.

You can also check your account balance online and download bank statements or alternatively we can send you a statement or you can check your balance and obtain a statement at any cash machine that displays the Visa sign.

You can nominate another person, such as a family member, to help you manage your account online and make payments on your behalf (once they have signed the

agreement). They must also agree to personal identity and address checks being undertaken as they will be the named card holder on the account.

### **Monitoring your direct payment**

Your direct payment will be monitored to make sure you spend it in line with your carer's support plan. The council can view your card payments, so there is no need to send statements, but you will need to keep **all** invoices and receipts for any goods and/or services purchased for two years, or for the life of any equipment, as the council can ask to see them at any time.

If you purchase goods and/or services which are not included in your carer's support plan, we can ask for the money to be repaid. Equally, if you do not spend your direct payment and build up a surplus amount of money, you may be asked to return it.

If you receive a one-off payment to purchase goods identified in your support plan, this needs to be spent within 90 days otherwise it will be returned to the council.

### **What happens when a direct payment ends?**

You or the council can end a direct payment by giving a minimum of four weeks' notice in writing to the other party. Any money left in the carer's direct payment account must be returned to the council and we will arrange this once any outstanding bills have been paid.

### **What happens if someone receiving a direct payment dies?**

The council needs to be informed immediately if someone receiving a direct payment dies, so the arrangements in place can be stopped. If this happens, please contact the advice and referral team on 01432 260101 and the direct payment team on 01432 260060.

Any money left in a carer's direct payment account will be returned to Herefordshire Council and does not form part of their estate, so cannot be used for such things as funeral expenses.

Remember you can always contact our direct payment officers if you need any support or advice.

### **Direct payment fraud**

Where funds are spent on things other than what's included in your carer's support plan, this may constitute fraud. Some examples of direct payment fraud include:

- Using money from the direct payment to pay for your own personal use
- Being dishonest about your caring needs.
- Not telling the council when the person you care for has died, and keeping the direct payment money.

- A person abusing their position of care to take money from a vulnerable person.
- Using the direct payment account for money laundering

Any individual who intentionally and dishonestly provides false information, may be investigated in line with the Fraud Act 2006 and other relevant legislation. We may also pursue prosecution under Section 222 of the Local Government Act 1972, or work alongside the Crown Prosecution Service (CPS).

### **Fraud prevention privacy notice**

If you request financial support from Herefordshire Council, the personal information we collect from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. View further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, at [www.herefordshire.gov.uk/fraudprivacy](http://www.herefordshire.gov.uk/fraudprivacy).

### **Useful contacts**

#### **Direct payment officers**

01432 260060 • [directpaymentadvice@herefordshire.gov.uk](mailto:directpaymentadvice@herefordshire.gov.uk)

#### **Advice and referral team (ART)**

01432 260101

#### **Herefordshire CarerLinks**

01432 663057 • [herefordshire@crossroadstogether.org.uk](mailto:herefordshire@crossroadstogether.org.uk)

If you would like help to understand this document, or would like it in another format or language, please call a direct payment officer on 01432 260060 or e-mail [directpaymentadvice@herefordshire.gov.uk](mailto:directpaymentadvice@herefordshire.gov.uk)