Understanding Direct Payments

A simple guide to Direct Payments in Croydon

What is a Direct Payment?

A Direct Payment is money from Croydon Council.

You use the money to pay for the care and support agreed in your support plan.

A social worker assesses your needs.

You and the social worker discuss whether a Direct Payment is right for you.

A financial assessment will check whether you need to pay towards your care.

Your support plan explains how the money can be used.

You sign a Direct Payment Agreement.

You must use the money as agreed in your support plan. Records will be checked to make sure the money is used correctly.

Benefits of Direct Payments

Direct Payments give you more choice, flexibility and control over your support.

You have more choice about who supports you and when.

You may be able to employ a Personal Assistant (PA), use a care agency or pay for other agreed support.

KCIL can help you understand your choices.

Is a Direct Payment right for you?

A Direct Payment may be right for you if you want more choice and control over your support.

You must be able to manage the Direct Payment. You can have help to do this.

In some cases, another person can manage it for you.

How do I get a Direct Payment?

If you already get support, contact your social care team to discuss Direct Payments.

You can also contact Croydon Adult Social Care and ask for an assessment.

A social worker will assess your needs.

You agree a support plan, choose your support and sign an agreement. KCIL can help you set up the Direct Payment.

Ask about Direct Payments during your assessment.

Croydon Council will decide whether a Direct Payment is a safe and suitable way to meet your needs.

How Direct Payments have helped people

Here are two examples of how people have used Direct Payments to get the support they need at home.

Margaret needed support to stay safe at home.

Her daughter manages the Direct Payment and arranges the support Margaret needs.

Amina needed care before she could leave hospital.

Her Direct Payment helped arrange the support she needed at home.

Using your Direct Payment

Use your Direct Payment for the care and support agreed in your support plan.

This may include paying a PA, a care agency or another support service.

You cannot use the money for everyday costs or things that are not agreed in your support plan.

Ask KCIL or your social worker if you are unsure.

Finding local services with a Direct Payment

A Direct Payment may let you use local services.

KCIL can help you find a PA, a care agency or other local support.

The service must meet the needs agreed in your support plan.

Ask your social worker or KCIL before paying for something if you are unsure.

Are Direct Payments a benefit or income?

A Direct Payment is not a benefit or personal income.

It is money for the care and support agreed in your support plan.

A Direct Payment does not normally affect your tax or benefits.

A financial assessment may say that you must pay towards your care.

How are Direct Payments managed?

A Direct Payment is usually paid into a separate bank account.

You must keep records showing how the money is spent.

Records will be checked to make sure the money is being used as agreed.

If you must pay towards your care, make your payments on time.

Managed and self-managed accounts

With a self-managed account, you - or someone managing the Direct Payment for you - make payments and keep the financial records. KCIL can help.

With a managed account, KCIL makes approved payments and keeps the financial records.

You remain involved in decisions about your support.

Making payments from your Direct Payment account

You must keep clear records of all payments.

Use bank transfers so there is a record of the money you have paid.

Do not pay for support in cash unless this has been agreed.

An employed PA should be paid through payroll.

Where does the Direct Payment money go?

Direct Payment money is for your agreed care and support.

A financial assessment decides whether you must pay towards your care. If you do, you pay into the Direct Payment account.

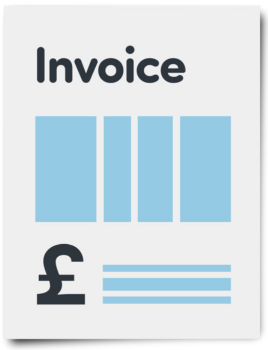
Croydon Council pays its part into the account. The money is then used for your agreed support.

Money that is not needed may have to be paid back to the council.

If you employ a PA, some money must be kept for costs such as tax, National Insurance and holiday pay.

Your payroll service will tell you what to pay and when.

KCIL can help you understand your responsibilities as an employer.



If you buy support from a care agency or another service, the money pays only for support agreed in your support plan.

What support can KCIL provide?

KCIL can help you understand Direct Payments, set them up and manage them.

We can provide ongoing advice and support.

KCIL is independent from Croydon Council.

We work with the council to help you understand your choices and make decisions.

Will KCIL provide my care or employ my PA?

KCIL does not provide care workers or employ PAs.

If you employ a PA, you - or the person managing the Direct Payment for you - are the employer.

You can choose a care agency or another agreed service instead.

KCIL can help you understand the different options.

Building employer skills

KCIL can help you become a confident employer.

We provide guidance and training.

You do not need to be an expert.

KCIL can help you learn what you need to do and manage your responsibilities.

Your rights with Direct Payments

You have the right to be involved in decisions about your care and support.

You should have choice and control over how your agreed needs are met.

Ask for a review if your needs or circumstances change.

You can choose not to use Direct Payments and ask the council to arrange your support.

Contact KCIL

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