

Direct Payments – Frequently Asked Questions

What is a direct payment?

It is a sum of money given to you by us to buy your own care services or support instead of getting services provided by Social Services.

Why did direct payments become available?

Direct payments originally came into being as a result of pressure from disabled people who wanted to have more choice and control over how they received their services. Over the years, other people who use social care services have also seen the benefits of using direct payments to feel more independent.

What is meant by care services and support?

These are the services that would traditionally be provided by Social Services to people who have a disability or a long-term illness or to frail older adults following an assessment of their care needs, such as home care, day services and respite breaks. You can only ask for a direct payment if you are eligible for Social Services care or support.

Why would I want a direct payment?

Arranging your own care and support gives you more choice and control and can help you feel more independent. For example, you may already know someone who could provide the support you need, want to use a particular home care agency, or prefer to make individual arrangements for respite. Our services may not be provided at times or in places that suit you or offer you the activities you'd like to do or enable you to do them with the people you'd choose. Direct payments can give you more flexibility.

Can anyone have a direct payment?

Almost everyone who is eligible for Social Services support would be able to have a direct payment. Some people who would not be able to manage the practicalities of a direct payment can have the payment made to someone else who will manage it for them.

What can I use a direct payment for?

You can use your direct payment to pay for services or equipment which will meet the goals identified in your support plan. For example, you might employ a personal assistant to provide the support you need to live independently, or you might buy a care service from an Agency. Some people use a direct payment for a one-off purchase, such as a piece of equipment or a respite break. So long as the identified objectives are met, you can be as creative as you wish in putting together the support arrangements.

Is there anything I cannot use a direct payment for?

You must only use your direct payment to meet the aspirations of your support plan, so you couldn't use it, for example, to pay household bills. You also can't use any of your direct payments to cover costs that you've been told you are expected to meet from your own resources (following a financial assessment).

Can two or more people put their direct payments together to buy a service they will use together?

Yes, this is called 'pooling'. It is possible to pool all or part of your direct payment with someone else's payment to employ a personal assistant or purchase a service or an item of equipment which will be shared to meet common needs, aspirations, and outcomes more effectively and efficiently. The pooled arrangement must meet the goals of the support plans of all the people involved. Pooling funds may enable you to be more creative as well as helping your money to go further. You will usually need to set up formal arrangements such as a shared bank account and an agreement that covers how much each person will contribute and how the money will be spent. You may need to have a review of your support needs first - speak to your care manager.

Does having a direct payment mean I become an employer?

If you choose to have a personal assistant, you will become that person's employer, but there is plenty of support available to help you. There are other ways to use a direct payment that do not require you to employ someone.

How do I employ someone?

You will be given guidance and support on employing the person that is right for you. You may recruit someone already known to you or you might advertise for someone.

Are there any restrictions on who I can employ?

You cannot employ someone who lives in the same household as you (except in certain exceptional circumstances). Other than that, you can employ anyone you choose.

Is there a lot of paperwork?

There is some paperwork required to meet council audit requirements and for payroll purposes if you employ a personal assistant. Paperwork is kept to a minimum though.

In what way is a direct payment more flexible than Social Services care?

Direct payments can make simple differences that can have a big impact on how you live your life. For example, you can decide for yourself when to get up in the morning and what time to go to bed at night; something that may be controlled for you when you get care from Social Services. Perhaps you have some good days or weeks when you need less care, and others where you need more support to be able to manage. Direct payments are flexible enough to cope with this, and you can save 'care hours' to use when you need them most.

How much money would I get?

The direct payment rate is currently set to 9.50 per hour. Additional on-costs are added to this amount to cover costs associated with the employment of your personal assistant. These costs typically are tax, holiday pay, insurance etc.

Will I have to pay anything myself for my care?

This depends on what the direct payment is for and on your individual financial circumstances. In most cases you will be required to complete an online financial assessment which enables us to look at your income and savings and work out how much, if anything, you would need to pay.

Some people choose to 'top up' their direct payment to pay for additional support from their personal assistant or care agency which would not be funded by local authority, such as domestic chores.

Can I use a Direct Payment to support me as soon as I leave hospital?

Yes, you can and in certain circumstances you can pay someone who lives in the same house as you to provide that care.

If that person is in receipt of DWP benefits they will have to declare any payments received as wages to the DWP.

Will having a direct payment affect the benefits I receive?

No. A direct payment isn't considered as income, and it is not intended as a replacement for benefits such as PIP. So, it will not affect any of your existing benefits.

Can I have a direct payment for some of my care needs and Social Services for others?

Yes, it is possible to have some of your care needs provided by Social Services and arrange others yourself using a direct payment.

I am a carer for an adult, can I get a direct payment to help me in my caring role?

Not unless you have been offered a service to meet your own needs as the result of a carers assessment. However, it is possible to make formal arrangements so that you can support the person you care for to manage their direct payment if they cannot do so themselves.

Many people who are eligible for respite breaks choose a direct payment, as they can buy care that enables them to have a break that is tailored for their individual needs.

I am a parent carer, can I get a direct payment on behalf of my disabled child?

A parent carer can receive a direct payment to provide support for a child aged under 18. Once your child becomes an adult any direct payment would be made to them, but you would be able to help them manage the payment.

How long will it take to organise a direct payment?

This depends on whether you have someone ready to start working for you or have chosen a home care agency, or whether you still have to make your arrangements. Once the assessment has been approved, your arrangements are in place and the forms have been completed by your social worker, it takes about two weeks for the initial payment to be paid into your bank account.

What if direct payments don't work out for me?

That wouldn't be a problem. If you find that direct payments turn out not to be right for you after all, you can switch to having services provided by Social Services instead.

Pre- Paid Card

A pre-paid card account is the best way to manage the money side of a Direct Payment. Under this arrangement, a separate bank account is set up for you by Wirral Council, who then make payments into it on a four weekly basis paid in advance. You can then pay for things in your support plan from this account. If you choose to use a pre-paid card for your Direct Payment, you won't need to submit as much paperwork and you can upload any necessary documents via the on-line portal. You will not be able to withdraw cash.

There are no charges to the cardholder for using the card.

If your Direct Payment ends, funds remaining on your card will be returned to Wirral Council once all of your liabilities have been paid. If you are on direct payments and have made a financial contribution which was paid into the account, the council will return any overpaid contribution to you.

A full guide to the use of the pre-paid card will be provided to you once you become eligible to receive a Direct Payment.