

Support budgets and direct payments

Support budgets and direct payments

Contents

What is a support budget or direct payment?	4
How will I know if I am eligible for a support budget or direct payment?	4
How is my care and support planned?	4
How do I get my support budget or direct payment?	5
How is my support budget calculated?	6
How does the council assess if I need to pay towards my care and support?	6
What can I do with my support budget?	7
Ways of managing your support budget	8
1. Direct payment	8
2. Local Authority managed support budget	9
3. Third party managed support budget	9
A combination of all the options described above	9
Employing a Personal Assistant	10
Contracting with an agency	10
Contracting with someone who is self-employed	10
Additional specialist services available to purchase	10
Specialist advice service	10
Managed account service	11
Payroll service	11
Disclosure and barring service (DBS) – vetting and update service	12
Prepaid card accounts	12

Support budgets and direct payments

What are the benefits of using a prepaid account?	13
How will it benefit the Council?	13
What will happen if my needs change?	13
Can I have a support budget or direct payment for equipment or housing adaptations?	14
Disability Resource Centre	14
Centre of Sign-Sight-Sound	14
Vision Support	14
Dealing with issues	15
What if I disagree with my assessment and my care and support plan?	15
Can I get someone to speak on my behalf?	15
What happens in an emergency?	16
Other sources of information	16
Community Support Services	16
Carers UK website	16
Citizens Advice website	16
Dewis Cymru website	16
Denbighshire County Council website	16
Your Notes:	17

Support budgets and direct payments

What is a support budget or direct payment?

A Support Budget is the sum of money required to purchase care and support for people who are eligible for support from their local authority under the Social Services and Wellbeing (Wales) Act 2014. You decide how you wish to manage your support budget by choosing any of the following four options:

- **A Direct Payment** the local authority pays you or your representative a sum of money and you choose how it is managed to provide you with care and support.
- **Local Authority managed support budget** you ask the local authority to arrange and review your care and support on your behalf.
- **Third party managed support budget** you or your representative ask an approved organisation to manage your support budget on your behalf.
- **Any combination of the above** you or your representative chose to manage your support budget in a number of different ways, e.g. half of your support budget is managed by the local authority and you manage the other half through a direct payment

Care Wales has produced a helpful guide to Direct Payments available on [the Social Care Wales website](#).

You choose how much choice and control you want to exercise when planning and delivering your care and support

How will I know if I am eligible for a support budget or direct payment?

You can read about assessment and eligibility in the leaflet "[How do I access care and support in North Wales](#)" on the Denbighshire County Council website.

How is my care and support planned?

Following your conversation with the local authority representative, you will be provided with information, advice and assistance. You may also be asked to work with your local authority representative to agree a care and support plan for you and/or your carer.

Care and Support planning often involves representatives from other organisations such as the NHS and local care and support providers and this results in what is called an Integrated Care and Support Plan.

Support budgets and direct payments

Your care and support plan, or integrated care and support plan is a formal agreement between you, the local authority and any other organisations involved in your care and support and includes:

1. What is important to you and the outcomes you wish to achieve
2. The likely value of your support budget
3. How you would like to manage your support budget
4. How your care and support will be provided
5. How your care and support will be managed
6. How your care and support plan will be reviewed?

You can get help with support planning from various sources depending on how you chose to manage your support budget. This could include support from the local authority, your family and friends or other independent organisations. We can also put you in touch with advocacy services if you want someone to support you or speak on your behalf.

Soon after your care and support begins, we'll check to ensure its meeting your needs. and agree regular reviews to ensure we take account of any changes in your needs.

How do I get my support budget or direct payment?

You can read about assessment and eligibility in the leaflet [“How do I access care and support in North Wales”](#) on the Denbighshire County Council website.

In your conversation with the local authority representative you are likely to discuss:

1. Meeting your personal care needs
2. Keeping safe
3. Eating and drinking
4. Making decisions and organising your life
5. Being a part of your community – maintaining friendships and relationships
6. Your role as a parent or carer if applicable
7. Running and maintaining your home
8. Having work, hobby or learning opportunities you want
9. Managing your actions
10. Family carers, community networks & informal support

Support budgets and direct payments

How is my support budget calculated?

Your support budget is calculated by working out how much it's likely to cost to meet your eligible care and support needs once all the other support available to you has been taken into account.

Your support budget may change over time, even if your care and support needs stay the same - for example, due to a change in your eligibility, changes in government policy or the effects of inflation.

If you chose to manage your support budget through a direct payment or an approved third party organisation, the amount you receive will include a contribution to the additional costs you'll incur. For example, as the employer of a personal assistant, you may incur costs such as payroll, insurance and contingency arrangements. If your plan for meeting your care and support needs costs more than your support budget, you may:

- Request a review if you think the local authority is not paying you enough
- Change how you plan to meet your care and support needs
- Choose to pay the difference yourself.

How does the council assess if I need to pay towards my care and support?

Once it's agreed you are eligible for a local authority support budget, we carry out a financial assessment that looks at your income and savings, to establish if you need to make a financial contribution towards your care and support.

The financial assessment considers all of your income, including benefits and allowances and your savings. If you prefer not to have a financial assessment, you will be required to make the maximum financial contribution towards your care and support, which is currently up to £100 per week. This figure is correct as of 2020-2021 but can be varied by the Welsh Government.

Support budgets and direct payments

Example Contributions

If your care and support needs cost less than £100 per week, you will only pay the actual cost of your care and support. e.g. if your care and support costs £50 per week your maximum contribution will be £50 per week (subject to your financial assessment).

If your care and support costs £250 per week, then you will pay up to the first £100 each week (subject to your financial assessment) and the local authority will pay the remainder.

If you disagree with the amount you're being asked to contribute towards your care and support, you can ask for your financial assessment to be reviewed.

If you feel you cannot afford to pay your contribution, you can apply for it to be waived. All waiver applications are considered by a Panel who apply strict criteria and only agree waivers in exceptional circumstances. You can choose not to pay your contribution while the waiver application is being considered, but the local authority will require you to pay any arrears you accrue, if a waiver is not granted.

What can I do with my support budget?

When you or your representative know the value of your support budget you can:

1. Choose how to manage your support budget (see 4 options described earlier)
2. You may choose to create your own care and support plan but it must meet the outcomes agreed with the local authority.

The support and services agreed in your care and support plan must be lawful and designed to meet the outcomes agreed in your care and support plan.

Your care and support plan forms a "contract" between you and the local authority and both should retain an up to date copy.

If you choose a direct payment you, or your representative can spend the money flexibly and in ways that most effectively meet the outcomes agreed in your care and support plan.

Support budgets and direct payments

Ways of managing your support budget

You can choose between four ways to manage your support budget and each has advantages and disadvantages.

1. Direct payment

- You will know the total annual cost of your care and support plan.
- The local authority pays your support budget into a prepaid card account which you use to pay for the care and support you choose to meet the outcomes agreed in your care and support plan. These could include:
 - a. You could buy care and support from an agency
 - b. You could employ a personal assistant
 - c. You could buy care and support from a self-employed carer
 - d. You could purchase a range of goods and services as long as they meet the outcomes agreed in your care and support plan
 - e. Any combination of the above. It's your choice as long as you use your direct payment to achieve the outcomes agreed in your care and support plan.

Direct payments give you the most control over your care and support, however they may also create additional responsibilities. For example, you may choose to employ a personal assistant and take on the legal responsibilities of an employer.

If you use your direct payment to employ a personal assistant, the local authority will put you in touch with a number of organisations who can provide you with comprehensive advice and support in all matters relating to becoming an employer, including payroll.

If you wish, another 'suitable person' such as a family member or friend can manage your direct payment on your behalf. The local authority will follow a process to appoint this person, making sure they are suitable and that they are acting in your best interest.

With a direct payment you or your representative make your own care and support arrangements and contract directly with your chosen service provider.

Support budgets and direct payments

2. Local Authority managed support budget

- You will know the total annual cost of your care and support.
- Your support budget is managed by the local authority, who will arrange your support in line with your agreed care and support plan.

If you choose this option, the local authority arranges the care and support you need, so you may not get the same level of choice and control as you would with a direct payment.

Whilst some see this as the simplest option, the local authority regularly reviews its contracts with care and support providers and this may result in a change to the services you receive.

3. Third party managed support budget

- You will know the total annual cost of your care and support plan.

You will choose a third party from a list of approved organisations who will use your support budget to arrange care and support on your behalf. The care and support they arrange must meet the outcomes agreed in your local authority care and support plan.

The third party organisation manages your care and support in partnership with you and / or your representative or carer, so you maintain choice and control, but not responsibility for the financial management of your support budget.

A combination of all the options described above

- You will know the total annual cost of your care and support.
- You can choose a number of ways to manage your support budget, for example you may wish to arrange some of your care and support yourself and ask the local authority and / or an approved third party to arrange the rest, e.g.
 - a. 50% via a direct payment and 50% managed by the local authority
 - b. 50% via a direct payment, 25% by the local authority and 25% by a third party

Support budgets and direct payments

Employing a Personal Assistant

If you want to employ a personal assistant but aren't sure how, you can ask the local authority to put you in touch with an organisation that will provide you with all the support and advice you'll need to become an employer.

Contracting with an agency

If you do not want the responsibility of becoming an employer, you can use your direct payment to pay an agency to provide your care and support.

Contracting with someone who is self-employed

You can use your direct payment to pay a self-employed care worker to provide the services you need. This means you avoid the responsibilities of being an employer.

If you chose this option, the local authority can advise how to do this safely. You can also get information and advice from [HM Revenue & Customs website](#).

Additional specialist services available to purchase

The Single Point of Access Team and the staff from Community Support Services will be able to provide general advice and support in relation to support budgets and direct payments. If you have a third party managed support budget, your support broker will also be able to give you advice and support. There are specific areas where you may require specialist support or advice, particularly if you are going to have a direct payment and employ staff.

The Council will provide you with details of who can provide this service and what it will cost. The types of specialist services are referred to below.

Specialist advice service

There are organisations who can assist you with specialist advice, for example, about the legal obligations of being an employer, interviewing, selection techniques and training support for any staff you employ.

Support budgets and direct payments

Managed account service

Where you want maximum choice but you, or your representative, do not wish to manage the day to day finances, you can purchase a managed account service either from the Council or from another support service provider. The Council will provide you with details of who can provide this service and what it will cost.

A Managed Account Service will cover all of the administrative work connected with the use of your support budget, including your own contribution.

A Managed Account Service will:

1. Receive all invoices, receipts and payment requests
2. Make all authorised payments from accounts
3. Keep a full record of expenditure
4. Monitor income and expenditure
5. Provide statements of account

Payroll service

If you choose to employ your own carer (personal assistant) you can also choose to purchase a payroll service, which will produce necessary payroll information for calendar monthly pay periods, such as;

1. Registration of you as the employer with HM Revenue & Customs (HMRC)
2. All correspondence from HMRC including Real Time Information (RTI) and end of year submissions
3. Calculate all payments to employees as required
4. Provide Payslips
5. Calculate HMRC Payments
6. Retain annual leave records for employees
7. Auto Enrolment set-up and ongoing support

Support budgets and direct payments

Disclosure and barring service (DBS) – vetting and update service

If you choose to employ your own carer (personal assistant) you can also choose to purchase a service from a support organisation to carry out an enhanced DBS disclosure on applicants on your behalf, or provide an update on an existing DBS check. The Council will provide you with details of who can provide this service and what it will cost. A DBS check is intended to check that the applicant is a suitable person to work as a carer. If children under 18 live in your home, this is an essential requirement.

Prepaid card accounts

The prepaid card account is being introduced as our preferred method to manage your direct payment more effectively. It will be offered to everyone who is eligible for a direct payment for the first time and those who already receive a direct payment, as an alternative and more effective way to manage their funds.

Instead of having to open or maintain a separate bank account, you can use the prepaid card account, which is just like a current account from your bank.

You can use it to pay for services that meet your needs and outcomes as agreed in your care and support plan.

You'll be given an account number, sort code and credit card, which will allow you to use it like any normal account.

The account is provided by Denbighshire County Council in partnership with a financial company called Prepaid Financial Services (PFS). Your direct payment is paid straight into the prepaid account by Denbighshire County Council. You can pay your own contribution in too and any additional funding streams, so all your funding is in one place to pay for your services.

You can use the card to pay for services

- In person (using chip and pin);
- By standing order or direct debit;
- By bank transfer via the internet or telephone.

You can also check your prepaid account balances online or by text message via the telephone.

Support budgets and direct payments

What are the benefits of using a prepaid account?

- No need to open a separate bank account;
- No need to send receipts and forms to Denbighshire County Council;
- It is a secure and easy way to make payments for your care;
- You can nominate a trusted person to help run your account with you.

How will it benefit the Council?

- Real time account information
- The ability to make instant payments when needed
- Transaction reports means less paperwork to check and store

What will happen if my needs change?

It would be hard to plan for every eventuality – that is why support budgets and direct payments are designed to be flexible. As a general rule, as long as the agreed outcomes are still being met and costs are within your personal support budget, you should be able to make changes without needing your local authority to agree to them. For example, your plan may show that you will get assistance to go for 2 hours respite once a week. If you want two shorter sessions one week that shouldn't be a problem, as long as the organisation providing you with this service can accommodate the change.

Of course there will be some things that change the type or amount of care and support that you need and that the local authority will need to agree. For example, as a result of a fall your mobility may be significantly impeded and you might need more services to support you in your home for a while.

Reviews will always be arranged with you or your representative. Care and Support Plans must contain a clear review date, which should be agreed with the individual and / or the family. In the case of an adult, the dates between reviews must not exceed 12 months.

Local authorities, with their partners, must have arrangements in place to review or re-assess more promptly whenever it appears the current plan is not meeting the individual or family's needs.

Support budgets and direct payments

Can I have a support budget or direct payment for equipment or housing adaptations?

If you have been assessed as needing some specialised equipment or small adaptations for your home (under £1,000) the Council may provide these free of charge or, in some circumstances, may give you a support budget or direct payment to pay for them.

You may need advice to ensure that the equipment you are buying is safe, appropriate and cost effective. Occupational Therapists can help you with this decision. If you have a support budget or direct payment for these purposes, you will own the equipment or adaptation and therefore you will be responsible for the maintenance.

There are many advice and demonstration centres across North Wales, displaying a wide range of equipment and with staff to give advice. You can visit one if you are unsure about a piece of equipment and would like to try it out.

Disability Resource Centre

Glan Clwyd Hospital, Rhuddlan Road, Rhyl LL18 5UJ

Tel (01745) 341967

Email: info@thedrc.co.uk [Disability resource centre website](#)

Centre of Sign-Sight-Sound

77 Conway Road, Colwyn Bay, Conwy, LL29 7LN Tel: (01492) 530013

Email: info@signsightsound.org.uk [Centre of sign sight sound website](#)

Vision Support

38 High Street, Prestatyn LL19 9BB

Tel (01745) 472558 Email: Rhyl@Visionsupport.org.uk [Vision support website](#)

Support budgets and direct payments

Dealing with issues

What if I disagree with my assessment and my care and support plan?

The assessment and the care and support plan should record your views about your needs and the outcomes you wish to achieve. When your care and support plan is developed, you will be able to talk about how you would like the care and support to be delivered.

It is possible that your assessment and / or care and support plan will need to be reviewed and revised, to make sure that the funding covers all of your needs. You will be given a copy of your assessment, so you can check that the information recorded is accurate.

If you and the local authority representative do not agree about your assessment and support plan, or if you are unhappy with how you were assessed, your concerns will usually be passed to the practitioner's line manager for further discussion. A review will be an opportunity to ensure that there are no unresolved or outstanding issues.

If you remain dissatisfied at this point, then you can use the Council's complaints procedure;

1. Email us: ssdcomments@denbighshire.gov.uk
2. Call us for free on 0800 032 1099
3. Write to us at: Customer Connections, Russell House, Churton Road, Rhyl, LL18 3DP
4. Tell a member of staff in Community Support Services

Can I get someone to speak on my behalf?

If you find it difficult to express your views and needs, family, friends or neighbours can help you to ensure your wishes and feelings are heard, including speaking on your behalf with your permission.

Alternatively, you may feel there is an appropriate individual or group to represent your needs, particularly if they have experiences in common with you. They can ensure you have a 'voice'. An example may be Age Connect.

Or you may wish to involve an independent and unpaid advocate, who will work with you on a 1:1 short term or issue led basis.

Independent professional advocacy may also be an option. In this instance the professional advocate must ensure your views are accurately conveyed irrespective of the views of the advocate or others as to what is in the best interests. The Council can tell you how to contact organisations that provide advocacy services.

Support budgets and direct payments

What happens in an emergency?

If the Council becomes aware that your care is not meeting your needs or that you are at risk, we will review your case and try to resolve the issue as quickly as possible. You should not be left without support and will know who to contact in an emergency as part of your care and support plan.

We will agree with you how we will check on your care, based on your ongoing needs. It is useful to discuss potential problems and we will discuss with you any contingency plans when your support budget or direct payment is set up.

Your care and support plan should include arrangements for covering issues such as equipment breaking down or your Personal Assistant being sick or on holiday.

Your support budget or direct payment may need to be adjusted from time to time to take account of any extra costs, but this must be agreed with the council.

Other sources of information

Community Support Services

Single Point of Access (SPOA) 0300 456 1000

Out of hours emergencies 0345 053 3116

Carers UK website

[How do I get a direct payment?](#)

Citizens Advice website

[Using direct payments for care](#)

Dewis Cymru website

[The place for information about well-being in Wales](#)

Denbighshire County Council website

[How do I access care and support in North Wales?](#)

Support budgets and direct payments

Your Notes: