



# A GUIDE TO DIRECT PAYMENTS

This leaflet explains what Direct Payments are and how you can use them



# What is a Direct Payment?

**A Direct Payment is an amount of money that we give you on a monthly basis to help you live independently in your own home.**

You can use this money to pay for a range of services and give you more choice and control than services set up and managed by the council.

Direct Payments mean you can choose who supports you, how they support you and when.

## What are the benefits?

Here are some of the things that people say they like about Direct Payments:

- You can choose the support you need to live your life the way that you want to live it.
- You feel more confident and in control.
- You can employ someone that you like and trust to be your Personal Assistant and build a relationship with them as they get to know you and better understand your needs.
- You decide when you want support so it will be at times to suit you.

## Who can get a Direct Payment?

Direct Payments are offered to anyone who is assessed as eligible for care and support and chooses to arrange their own services.

## How do I get a Direct Payment?

If you think you need support to live independently, you will need to contact Adult Social Services and ask for an assessment to find out if you are eligible for care and support. You will also need to complete a financial assessment to determine your contribution towards your care. The care assessment will decide how much money you need to meet your eligible care and support needs as well as what support the council can give you.

You will then need to write a **Care and Support Plan**. This will outline what you hope to achieve (your outcomes), as a result of your care services and how you will use the money to get the support you need. We can help you do this or you can ask a friend or family member for help.

You will need to sign a formal Direct Payment Agreement and we will need to agree your plan with you before a Direct Payment can be set up.

If you have already had an assessment and are receiving services from the council, you may be able to switch to a Direct Payment. For more information, please contact Adult Social Services.



# How will I manage my Direct Payment?

Your social worker will talk you through the options in detail and help you decide the best way to manage your direct payment. Here are some of the options:

## Prepaid Card

The money is paid directly into your card account and managed by you alone or by a friend or family member.

The prepaid card will be issued by **Prepaid Financial Services** (PFS).

You will be able to access your account, top up your money, and see your balance through their website. They have a call centre who can help you.

## PFS Contact details

Phone: 020 7127 4689

Email: [www.prepaidfinancialservices.com/wandsworth](http://www.prepaidfinancialservices.com/wandsworth)

## Managed Account

The money is paid to our Direct Payments Support provider, Ruils who can assist you in managing your Direct Payment. This includes payroll services if you are employing a personal assistant.

With a managed account, you still have control over what care you buy and how it is delivered, but the money is managed for you by Ruils who will carry out all of the money management on your behalf including providing information to the council about how you have spent the money.

# Ruils

Phone: 07494 176 573

Email: [dpsupportww@ruils.co.uk](mailto:dpsupportww@ruils.co.uk)

Website: [www.ruils.co.uk](http://www.ruils.co.uk)

## What can you spend your Direct Payments on?

You can use your Direct Payment to pay for the support that you need to meet your eligible care and support needs. The details will be set out in your care and support plan. For example, you may want to:

- Pay a care agency to support you with daily tasks;
- Employ your own Personal Assistant;
- Buy small pieces of equipment that will support your independence;
- Pay for a short break away from home to give your carer a break;
- Book an activity or class you enjoy, instead of going to a day centre.

The services you buy have to meet the goals agreed in your care and support plan and they need to be legal, affordable and safe. If you are not sure what you can use your Direct Payment for, contact the team that assessed you before you spend any more money.

## You cannot use your Direct Payment to pay for:

- Anything not related to your eligible care and support needs and not included in your care and support plan
- Residential or nursing care (excluding respite – for periods of up to four consecutive weeks of residential care in any 12-month period)
- Anything illegal including paying people cash in hand;
- Employing family members who already live with you;
- Household bills, clothes, food, paying off debt;
- Services which should be provided by the NHS;
- Services normally funded through other benefits or schemes (for example: access to work, support for employment);
- Large pieces of equipment (e.g. beds) or adaptations to your house;
- Anything that places you at risk;
- Things that do not represent value for money (for example: when there is a valid cheaper alternative available).



## What are your responsibilities?

While Direct Payments offer greater choice and control, they also carry responsibilities. You, or the person you choose to manage your payments, are accountable to us for how the Direct Payment is spent. You also take on the responsibility of buying and arranging your own support, which may involve legal responsibilities as an employer.

If you have been financially assessed to pay a client contribution, you need to arrange to pay this directly into the Direct Payment Account. This contribution should be paid monthly, preferably via a standing order from your personal account as the easiest way.

Many people use Direct Payments to employ their own Personal Assistant. This option gives you maximum flexibility and the most direct control, but it also carries many additional responsibilities. For example, you must pay the income tax, national insurance contributions, statutory sick pay, maternity pay and redundancy to your Personal Assistant.

If you decide to become an employer, Ruils can provide advice, help you set up as an employer and also help with your recruitment.

## Further information

For further information complete our online enquiry form  
[wandsworth.gov.uk/make-an-adult-social-care-enquiry](http://wandsworth.gov.uk/make-an-adult-social-care-enquiry)



Visit our web pages

[www.wandsworth.gov.uk/adultsocialcare](http://www.wandsworth.gov.uk/adultsocialcare)

### Our contact details

Monday to Friday from 9am to 5pm.

**Telephone:** (020) 8871 7707

**SMS Phone:** 07940 775107

**Email:** [accessteam@wandsworth.gov.uk](mailto:accessteam@wandsworth.gov.uk)

### Write to us at:

Wandsworth Council  
Adult Social Care and Public Health  
Wandsworth High Street  
London, SW18 2PU

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[www.wandsworth.gov.uk/privacy](http://www.wandsworth.gov.uk/privacy)

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