

# Direct Payments

This leaflet explains what Direct Payments are and how they can give you greater choice and flexibility over the care and support you may need.



care and  
support  
& you

## 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 your care and support 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 the Access team 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 the cost of your care. The needs 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) with the help of your care and support and how you will use the money to get the help 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 the Access team.





## 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.

## Prepaid Financial Services (PFS) Contact details

**Phone:** 020 3633 1645

**Email:** [richmond@prepaidfinancialservices.com](mailto:richmond@prepaidfinancialservices.com)

**Managed account:** the money is paid to our Direct Payment support provider called 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 and support you buy and how it is delivered, but the money is managed for you by Ruils. They will carry out all of the money management on your behalf including providing information to the Council about how you have spent your Direct Payment.

## Ruils

Advisability Action & Advice Centre  
4 Waldegrave Road, Teddington TW11 8HT

**Phone:** 020 8831 6083

**Email:** info@ruils.co.uk

## What can I spend my Direct Payment 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:

- Employ your own Personal Assistant.
- Pay a care agency to support you with daily tasks.
- 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 anymore 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 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 my responsibilities?

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

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 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.

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



The Access Team is the point of contact for adult social care information and advice. You can contact the team Monday to Thursday from 9am to 5.15pm, Friday 9am to 5pm.

**Telephone:** (020) 8891 7971

**SMS Phone:** 07903 738043

**Email:** [adultsocialservices@richmond.gov.uk](mailto:adultsocialservices@richmond.gov.uk)

**Website:** [www.richmond.gov.uk/adult\\_social\\_care](http://www.richmond.gov.uk/adult_social_care)

### Write to us at:

London Borough of Richmond Upon Thames Council  
Adult Social Services  
Civic Centre  
44 York Street  
Twickenham  
TW1 3BZ

For information on local services please visit CarePlace  
[www.careplace.org.uk](http://www.careplace.org.uk)



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