

## **Information for Carers**

### **DIRECT PAYMENTS**

#### **What are Direct Payments?**

A Direct Payment is money given to you by the Council to arrange your own social care services instead of the Council arranging them for you.

#### **Who can receive Direct Payments?**

People we agree need social care services.

This includes:

- People aged 16 or over.
- Carers aged 16 and over (caring for someone 18 or over) to pay for services to meet their own needs.
- People with parental responsibility for disabled children.

#### **What can I use my Direct Payments for?**

To pay for:

- Day care services.
- Personal care to help you live at home.
- Small items of equipment to aid day to day living.
- Activities to meet your social, leisure, educational and employment needs.
- Minor adaptations to your home.
- Respite care / short breaks.

## **What can't I use my Direct Payments for?**

You cannot:

- Pay for services arranged by the Council.
- Pay for permanent residential care.
- Pay for health services or housing.
- Employ or pay for services from a partner or close relative if they live with you, however, the Department of Social Care can approve this in special circumstances.

## **How do I get a Direct Payment?**

- You should ask your Social Worker or Care Coordinator.
- A Social Worker or Care Coordinator will then assess your needs.
- You will also have a financial assessment and you might need to pay some money towards your care.

## **Do I have to use Direct Payments?**

- No, the choice is yours.
- If you chose to use Direct Payments and then change your mind the Council can arrange services for you.

## **What will happen if I choose to have Direct Payments?**

- You must be willing to take the responsibility of arranging and managing your own care. You can get ongoing support from A4e the Direct Payment Support Service to do this.
- You will need to open a bank account.

- You will need to keep financial records of how you spend the money.
- To make sure the people you employ and services you pay for are meeting your needs we will review your Direct Payment scheme.

A4e is the Direct Payment support service contracted by the Council. They provide advice, information, support and training for people wanting or currently using Direct Payments.

## **Advantages of Direct Payments**

Direct Payments:

- Allow you to be in control of your own care.
- Enables you to manage your own support to suit your lifestyle helping to improve your independence and quality of life.
- Allow you to arrange your care in new ways more suited to your needs.
- Can be used alongside services from the Council's Social Care services department.
- Do not affect your benefit entitlement.
- Are not taxed.

### **Direct Payments may affect other benefits in some cases.**

The Direct Payments Scheme whereby Health & Social Care Users are able to buy their own care may have adverse effects on people who are claiming Social Security Benefits. Direct Payments are disregarded as income for the Service User to whom they are paid, but the person they pay to care for them could lose benefits to which they would normally be entitled. If the carer is within the Service User's own household then they could both be affected.

For example if a carer is claiming Carers Allowance for looking after a person eligible for social care and then that person starts to pay them

under the Direct Payments Scheme the Carer will be treated as being employed for Carers Allowance purposes, possibly losing their claim.

Another example of this is where the Carer or their partner are claiming Income Support and the person eligible for social care starts to pay them under the Direct Payments Scheme. The Carer will be treated as being employed for Income Support purposes resulting in losing some or all of their entitlement to Income Support.

Other benefits that may be affected are Housing Benefit, Council Tax Benefit, help with Health costs such as free prescriptions and access to the Social Fund and School Meals.

**It is essential that all prospective Direct Payment clients are aware of the possible implications for their Carers. We would urge all prospective Direct Payment clients and/or Carers to seek advice from Stockton Welfare Rights on 01642 526141.**