



# Direct Payments

## Money to buy your own care

### What is a Direct Payment?

A Direct Payment is a cash sum that your local Council can pay to people who are ill or disabled to enable them to buy the care and support they need. Under the law, Councils must offer the option of a Direct Payment to any eligible person who requests it.

### Why should I have a Direct Payment?

Direct Payments allow you to take more of the decisions that affect your life. They give you more choice and control of your own care. For example, with a Direct Payment you can employ a personal assistant or an agency you choose, decide on the hours of employment and the tasks you want completed.

### Who can receive Direct Payments?

People who are eligible for adult care services can receive a Direct Payment. If you are not already receiving adult care services, somebody from the social work team will undertake an assessment to identify your care and support needs and discuss these with you. If this shows that you are entitled to adult care services, you then have a right to ask to be considered for a Direct Payment instead of Bedford Borough Council arranging services for you.

### You may need the care services because you:

- are aged 16 and over and have a disability or illness (this can include learning disabilities and mental health problems)
- have parental responsibility for a disabled child or children; or
- are a carer aged 16 and over

### You must also:

- be willing to have a Direct Payment
- sign an agreement to say that you understand what having a Direct Payment entails or someone acting for you does
- receive payments into a bank account which the Council will set up for you
- be able to manage the payments either alone or with help
- provide regular evidence of how you have used your direct payment money

### How can I use a Direct Payment?

You must use the Direct Payment to pay for services that meet your social care needs as identified in your assessment and agreed with your care worker, but how you choose to meet those needs will be up to you to decide.

We would set you up with your own online account which also comes with a prepaid MasterCard and works just like a debit card.

If you are already receiving care services arranged by the Council, you can change to receiving a Direct Payment to buy these services elsewhere. You will always have the right to return to services arranged by the Council if you prefer. You can have a mixture of a Direct Payment and services arranged for you.

There are some services which are not eligible to be funded through a Direct Payment, these include services provided by the Council and permanent placements in a registered care home. For these services, payments will be managed by the Council.

### **What kind of support can I get with a Direct Payment?**

The Council has approved a number of organisations who can provide personalised support services. This includes a range of services to help you set up and manage your Direct Payment, including, for example:

- help to identify services you might be interested in
- advice and assistance with recruiting and employing your own staff, including payroll support
- help to identify other suitable agencies if this interests you
- many other matters relating to using Direct Payment

Ask your care worker for details of the support organisations, or you can find a list on our website at:

<https://www.bedford.gov.uk/social-care-health-and-community/help-for-adults/adult-social-care-community-directory/>

We encourage all eligible service users to opt for a direct payment as a means of meeting their care and support needs. It is your decision whether you opt to have a direct payment or to have your care services managed on your behalf by the Council.

### **What should I do to find out more?**

Please talk to your social worker about how Direct Payments work. Your assessment or review is the best starting point from which to explore it further.

### **Financial Assessment**

Everyone receiving a non-residential service, including a direct payment for care services should have a financial assessment to determine whether they have to pay a contribution towards the costs of their care.

If your financial assessment results in you needing to make a contribution towards your care, the amount of your contribution will be invoiced to you on a monthly basis.

For more detailed information about the financial assessment process please refer to our leaflet "Paying for Care – Non-residential care services".

### **Eligibility and access**

We can only help those whose independence is at the greatest risk if they do not receive a service from us. The assessment helps us to give priority as fairly as we can to those in greatest need of support.

There is no charge for the assessment. The worker will discuss any costs relating to the service(s) you need with you and will arrange for an assessment of your financial circumstances. We can also assess whether there are any benefits that you are entitled to receive.

## Safeguarding adults

Abuse is mistreatment by any other person that violates your human and civil rights. Bedford Borough Council is committed to safeguarding vulnerable adults from abuse (SOVA). If you are being abused or suspect that someone you know may be the victim of abuse contact our Safeguarding Team on Tel: 01234 276222. Your concerns will be taken seriously and will receive prompt attention.

## Having your say

We would like you to tell us how you think Bedford Borough Council's Adult Social Care services have worked for you and what you think of our services. Our staff will ask for your views throughout your contact with us.

To give us feedback on the service you have received, please speak to the manager or staff in your relevant social work team or write to us at the address below.

Bedford Borough Council's Adult Social Care services are independently regulated by the Care Quality Commission (CQC). If you want to discuss our service(s) with them they can be contacted at:

**Tel:** 03000 616161

Care Quality Commission  
Citygate  
Gallowgate  
Newcastle upon Tyne  
NE1 4PA

**Email:** [enquiries@cqc.org.uk](mailto:enquiries@cqc.org.uk)

## Finding out more

If you would like further copies, a large-print copy or information about us and our services, please telephone or write to us at our address below.

Për Informacion

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Per Informazione

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## General Enquiries

**Tel:** 01234 267422

### Adult Social Care

Bedford Borough Council  
Borough Hall  
Cauldwell Street  
Bedford  
MK42 9AP

**Email:** [care@bedford.gov.uk](mailto:care@bedford.gov.uk)

**Website:** <https://www.bedford.gov.uk/social-care-health-and-community/help-for-adults/>