



Direct Payment Handbook

**Barking &
Dagenham**

Contents

	Page
Introduction	3
Section 1: What is a Direct Payment	4
Section 2: Who can receive a Direct Payment	6
Section 3: The benefits of having a Direct Payment	7
Section 4: How can I use my Direct Payment?	8
Section 5: Do I need to pay towards my Direct Payment?	10
Section 6: How the council will pay a Direct Payment to you	12
Section 7: Can someone else manage my Direct Payment for me?	17
Section 8: Recruiting a Personal Assistant	21
Section 9: Being an Employer	24
Section 10: Using your Direct Payment to buy Services from Care Agencies	27
Helpful contacts	31
Useful websites	32

Introduction

Welcome to the Direct Payment Handbook. This handbook has been created to support you through your Direct Payment journey and will provide you with a better understanding of the options you have and your responsibilities when choosing a Direct Payment.

The aim of Adult Social Care is to assist people to meet their care and support needs and to promote their independence and wellbeing. The council encourages the use of a Direct Payment to anyone eligible, as it gives you the opportunity to tailor your care, which can lead to a better quality of life and more independence.

We hope you find the handbook useful and if you have any questions about receiving a Direct Payment, please contact Adult Social Care on **020 8227 2915**.



Section 1: What is a Direct Payment?

A Direct Payment is an agreed amount of money that you will receive from the council, so that you can arrange and purchase the care and support that you need. This gives you more choice, control and flexibility over the way you design your care.

For example, you may want to use your Direct Payment to employ someone that you already know to support you at home, instead of the council arranging carers for you.

If you have been assessed by the council as having care and support needs and you are **eligible**¹ for help from the council, a **support plan**² will be completed with you, and you will be allocated a personal budget. A personal budget is the amount of money that is required to meet your eligible care needs.

Once your personal budget has been calculated and authorised, you can then decide how you want to receive care. A Direct Payment is one of the options. All the options are:

The council manages your personal budget (also known as a managed budget)

This means that the council will set up your care, pay the organisation providing your care and invoice you for your contribution (if you are assessed as having to pay towards the cost of care).

¹Eligible To be eligible means that you have met the criteria set out under section 13 of The Care Act 2014 to receive care and support from the local authority. Please refer to 'Section 2 - Who can receive a Direct Payment?' to find out how eligibility is assessed.

²A support plan is a document which is completed with you. The support plan shows how you want to get the support you need. The support plan will also say how you would like to use your personal budget to meet your eligible needs and achieve your outcomes. It can also include what your family and friends do for you.

The council makes a Direct Payment to you

This means that you will get a payment from the council so that you can set up, organise and pay for your own care and support. You may have to financially contribute towards this if you are assessed as having to pay towards the cost of your care.

A combination of both above

You could choose to have services arranged by the council and services you purchase yourself via a Direct Payment.



Example: Mr Patel's care was being managed by the council, who organised for care workers from an agency to support Mr Patel at home. Mr Patel noticed that he did not always see the same care worker, and that communication was sometimes difficult.

Mr Patel wanted to have regular care workers who could speak Urdu, so he asked the council for a Direct Payment so that he could employ a **Personal Assistant**³ to provide his care. Mr Patel got support from the council's Direct Payment Support Service to make this change and to make sure he was meeting his responsibilities as an employer.



³If you opt for a Direct Payment, you can employ your own carer, this is usually known as a Personal Assistant (PA). By employing a PA you have more choice and control over how your support needs are met. Your support will be personalised to meet your requirements. If you decide to employ a PA you will become an employer and will be offered support to be a responsible employer. For further information please refer to Section 10 'Being an Employer'.

Section 2:

Who can receive a Direct Payment?

People who are eligible for Adult Social Care can receive a Direct Payment. A social worker will work with you to complete a **Social Care Needs Assessment**⁴ to help identify whether you meet the eligibility criteria for care and support. The council must be satisfied that:

1. Your needs arise from a physical or mental impairment or illness
2. Because of your health conditions you are unable to achieve two or more of the outcomes mentioned below:
 - > Managing and maintaining nutrition
 - > Maintaining personal hygiene
 - > Managing toilet needs
 - > Being appropriately clothed
 - > Maintaining a habitable home environment
 - > Being able to make use of the home safely
 - > Developing and maintaining family or personal relationships
 - > Accessing and engaging in work, training, education or volunteering
 - > Making use of necessary facilities or services in the local community including public transport and recreational facilities or services
 - > Carrying out any caring responsibilities you have for a child.
3. As a result of not being able to meet the above outcomes, there is likely to be a significant impact on your wellbeing.

You must meet **all three** of the criteria stated above to be eligible for care and support.

⁴A **Social Care Needs Assessment** is a conversation about your needs, how these affect your wellbeing and what you want to be able to do in your daily life. The assessment is to decide whether you need support from social care, and what other support might be helpful.

Section 3:

The benefits of having a Direct Payment

- A Direct Payment gives you control and flexibility over what care and support you have and when you receive it
- You can employ a Personal Assistant with a Direct Payment to support you with your needs. This could be someone you know and trust. It could be someone who understands your culture or shares the same interests as you
- A Direct Payment means you can be creative in deciding what support you receive
- A Direct Payment gives you flexibility in arranging your own care. You could recruit your own Personal Assistant, purchase care from a care agency, go to a day centre and much more. Your social worker can help explain the options available.

Important things for you to consider:

- It takes time and effort to organise your care and support
- If you employ a Personal Assistant, you become an employer and must meet your responsibilities as an employer. There is support available for you. Your social worker can refer you to the local direct payment support service Vibrance, for detailed information, advice guidance and support. You can also contact them directly for basic information on **020 4513 2233** or **bdsds@vibrance.org.uk**
- You must keep all receipts and other financial documents to show how you spend your Direct Payment as these will need to be regularly submitted
- You will need to ensure that you have back up support if your regular Personal Assistant is unwell or on holiday.
- It is highly recommended that your Direct Payment is paid into a Pre-Paid Card set up by the council as this eliminates the requirement for you to regularly send us your bank statements along with supporting evidence of how your Direct Payment is being spent.

Section 4:

How can I use my Direct Payment?

A Direct Payment can be used in a wide range of creative ways if it is safe and legal to do so and has been agreed as part of your support plan.

Whilst you have choice, control and flexibility on how to use your Direct Payment, you must ensure it is used to meet your care and support needs as agreed on your support plan.

There are a range of support services you can purchase via your Direct Payment, such as:

- **Personal care and assistance to help you live in your own home:** You can employ a Personal Assistant of your choice or purchase care from an agency
- **Short breaks and respite care:** You could purchase extra care so that a friend or family member can sometimes get a break from providing unpaid support
- **Access the community, social activities, leisure activities and transport:** This could include paying a care worker or Personal Assistant to help you get out and about in the community or paying for transport to specific activities. The council must agree in advance that you can use your Direct Payment in this way
- **Short-term residential accommodation: Short-term stay in a care home:** You can use your Direct Payment to stay in a care home for a short period of time (it cannot be longer than four consecutive weeks in any 12-month period).



A Direct Payment cannot be used to pay for a longer stay in a care home. Please speak to your social worker or contact Vibrance (Direct Payment Support Services) on **020 4513 2233** for more information.

- **Paying for care if you are away from home or if your care worker is away:** You could use your Direct Payment to purchase care in another area if you are temporarily away from home. Similarly, you could also purchase replacement care if your care worker is away.
- In exceptional circumstances, you may be able to **purchase equipment** to meet your assessed eligible care need. This will need to be agreed in advance with the council.

The above are just some examples of how you could use your Direct Payment. You can discuss how you would like your care needs to be met during your support planning meeting.

Section 5: Do I need to pay towards my Direct Payment?

You **may** need to contribute towards your care, regardless of if you receive a Direct Payment or if the council purchases services for you.

We will carry out a Financial Assessment to determine if you need to pay towards your care, and if you do, we will also calculate how much this is.

To carry out a Financial Assessment, you must fill in, sign and return a Financial Assessment Form. You may also need to provide evidence such as your bank statements. A Visiting Officer from our Financial Assessments team can visit you at your home and complete the form with you. They will also be able to verify any evidence such as your bank statements. Please let your Social Worker know if you would like to receive this support.

The Financial Assessment will determine if you will:

1. Pay nothing towards the cost of your care
 2. Pay something towards the cost of care
 3. Pay the full cost of care
- If you pay nothing towards the cost of care, the council will pay your full personal budget into your Direct Payment Account
 - If you pay something towards the cost of your care, you must pay your assessed contribution into the same Direct Payment Account. This is to make sure you have enough money to pay for the care you need. If you do not pay your contribution, the council will contact you and transfer the care to a managed budget and an invoice will be raised to pay for the outstanding contribution.

- If you pay the full cost of your care, you will not be eligible for a Direct Payment. More information about this is available at lbbd.gov.uk



Example:

- Mr Smith's cost of care is £100 per week
- His Financial Assessment determines that Mr Smith must pay £25.00 per week towards the £100
- The council will therefore make a payment of £75.00 per week (paid every 4 weeks which amounts to £300) into Mr Smith's Direct Payment Account. Mr Smith must then pay the remaining £25.00 per week into the same Direct Payment Account to cover the full cost of his care
- The easiest way for Mr Smith to do this, is to set up a standing order from his personal bank account into the Direct Payment Account so that he does not miss a payment.



To pay your client contribution you can:

- Set up a standing order from your personal bank into your Direct Payment Account
- Make an online or a phone transfer into the Direct Payment Account

Overpayment of client contribution

If you have overpaid your client contribution, the council will either arrange for a refund or deduct the money from any outstanding invoices that you owe.

For further information please visit the council website [Paying for a care home | London Borough of Barking and Dagenham \(lbbd.gov.uk\)](http://lbbd.gov.uk) You can also ask for a copy of our leaflet on paying for care and support in the community, by calling **020 8227 2915**.

Section 6:

How the council will pay a Direct Payment to you

There are three different ways of receiving a Direct Payment. When setting up your Direct Payment, Vibrance (Direct Payment Support Service) will discuss these with you, then the council will make payments into the account you choose. If you have to pay something towards the cost of care, this must be paid into the same account. You can then use the account to purchase services as agreed in your support plan.

The section below provides a brief outline of the options available:

1. **Prepaid card** (managed by you)
2. **Prepaid card** (managed by payroll services)
3. Separate bank account set up by you

Please note with option one and two, you will need to provide ID to verify your identity. If you do not have the appropriate ID, then please speak to your social worker or the Direct Payment Support Services.

Option 1: Prepaid Card (managed by you)

If you choose to manage a Prepaid Card Account yourself, an online account will be set up on your behalf and you will be sent a Prepaid Card from the organisation the council works with.

You can then access online banking, check your balance, pay invoices and make payments.

Benefits of a prepaid card

You will not have to send bank statements to the council to show how you are spending your Direct Payment. However, you will have

to keep evidence of what you spend if the transaction is not easy to identify on your account.

- The account will be available to you regardless of your financial status
- You do not have to open a separate bank account, the council will do this for you
- It is a secure and easy way to make payments for your care
- You cannot go overdrawn or get into debt by using the prepaid card
- It reduces the need to carry cash
- You can nominate someone to help manage your Prepaid Card
- You can access your account online, 24 hours a day, seven days a week. Please note you will need to have internet access to do this.

It is important to know that if you do choose a prepaid card (managed by yourself) and recruit a Personal Assistant, you will need to ensure:

- That you register with HM Revenue & Customs (HMRC) as an employer
- That you calculate Tax and National Insurance
- That your Personal Assistant is paid above the National Minimum Wage
- That you have Employers Liability Insurance
- That you arrange and calculate Statutory Leave
- That you provide a workplace pension for your Personal Assistant
- That you have some knowledge around redundancy (your insurance company may be able to support you with this).

Please note the list above mentions some of the responsibilities that you have, there may be more not listed here. Our Direct Payment Support Service (Vibrance) can explain what this means and how to organise it.

How this option works:



Option 2: Prepaid card (managed by Payroll Services)

A Payroll Service is a company that supports you to pay a Personal Assistant you employ to provide care. This can save you time and ensure any employment related deductions are paid. There is a fee for this service, however this will not affect the amount you receive for your care as the council will include the cost into your Direct Payment.

Benefits of a prepaid card (managed by Payroll Services):

- You will not have to send bank statements to the council to show how you are spending your Direct Payment
- The account will be available to you regardless of your financial status
- You do not have to open a separate bank account
- It is a secure and easy way for the Payroll Agency to make payments for your care
- You cannot go overdrawn or get into debt by using the prepaid card
- Your nominated or an authorised person can help to manage your Direct Payment, if required.

Your Payroll Service will register you as an employer with HMRC and can manage things like employer's insurance for you. They will:

- Calculate your Tax and National Insurance
- Ensure your Personal Assistant is paid above the National Minimum Wage
- Support you with Employers Liability Insurance
- Arrange and calculate the Statutory Leave
- Manage the workplace pension for your Personal Assistant
- Support you in calculating redundancy payments if applicable.

How this option works:



Option 3: Separate bank account set up by you

If you would like to receive your Direct Payment into a bank account that you set up, you will be fully responsible for all the management of the Direct Payment. Including:

- Opening a bank account solely for Direct Payment transactions
- Paying for your care and support from this account
- If you are employing a Personal Assistant, you will need to register as an employer, make payments to HM Revenue & Customs and make sure you are meeting your responsibilities as an employer. Section 9 has more information on this and the support available to take on this role

- Keeping records of your transactions
- Send evidence of your transactions and bank statements to the Direct Payment Team at the council. If you are assessed to contribute towards the cost of your care from your own money, then your bank statements should clearly evidence these payments into your bank account.

Please note the list above mentions some of the responsibilities that you have but there may be more not listed here. Our Direct Payment Support Service Vibrance can provide further information and can be contacted on **020 4513 2233**.

The account for your Direct Payment can only be used for Direct Payment transactions. The council will audit this account to ensure money is being used to meet your needs as agreed in your support plan.

How this option works:

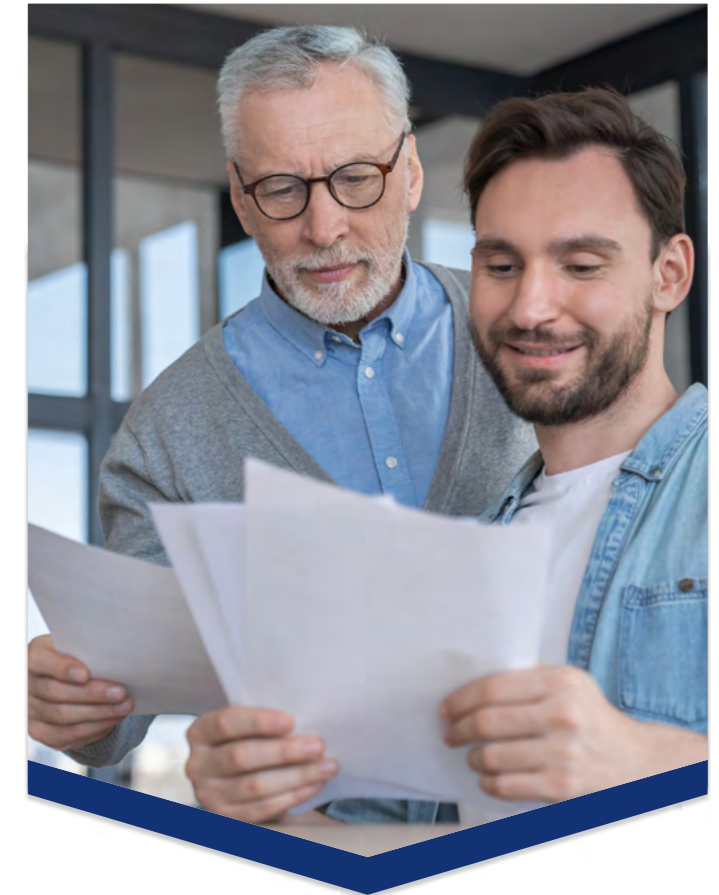


Section 7: Can someone else manage my Direct Payment for me?

A nominated or authorised person can manage your Direct Payment for you. These roles are explained in this section.

Nominated Person

If you are eligible for a Direct Payment and you have the capacity to consent, you can choose a person to manage your Direct Payment on your behalf. The person, you choose will be known as a 'Nominated Person'. The Nominated Person will be responsible for arranging, managing, and paying for your care services. You will still have legal responsibilities for the Direct Payment, explained in the Direct Payment Agreement which you will need to sign.



Your Nominated Person will need to accept the terms and conditions of a Direct Payment by signing the agreement too.

It is important to note that your Nominated Person cannot be your paid Personal Assistant.

The council will also need to be satisfied that the Nominated Person appointed by you is suitable to be the Nominated Person before the Agreement is signed.



Case study:

Mr Jones occasionally gets help from his neighbour, Tom. Recently, Mr Jones' health has deteriorated, and he feels he needs more help and support. Mr Jones contacted Adult Social Care at the council to ask if he could get support, and if Tom could provide this.

A social worker from the council meets with Mr Jones to carry out a Social Care Needs Assessment. The social worker agrees that Mr Jones needs support, and they both agree that a Direct Payment is a good option for Mr Jones as he can employ Tom to be his Personal Assistant. Mr Jones contacts the Vibrance Direct Payment Support Service to get advice on his responsibilities as an employer.

Mr Jones decides that his son, Ronnie, would be best suited to be a 'Nominated Person' to manage his Direct Payment and be a responsible employer. Ronnie and Mr Jones both sign the Direct Payment Agreement to confirm this.

Authorised Person

An Authorised Person is someone who manages a Direct Payment for the adult in need of care and support, because:

- the adult in need meets the Care Act eligibility criteria to get social care, however, the adult in need does not have the mental capacity to consent to a Direct Payment.

The Authorised Person would usually be someone who has:

- **A Lasting Power of Attorney (LPA) for Health and Welfare**
Definition of LPA: Someone you give lasting power of attorney over your affairs before you lost capacity.
- **A Deputy for Health and Welfare**
Definition of Deputy for Health and Welfare: Someone appointed by the Court of Protection to act in your best interest if you have lost capacity. Been appointed as an Authorised Person by the Deputy or the LPA, or,
- **Been appointed by the council as being suitable to act as an Authorised Person.** Usually this is someone like a family member, husband / wife / partner, friend or a professional person like a solicitor.

The Authorised Person will be responsible for managing your Direct Payment. The Authorised Person must sign the council's Direct Payment Agreement to accept the conditions of the Direct Payment and the legal responsibility for the management of the Direct Payment.

It is important to note that the Authorised Person cannot be the paid Personal Assistant.



Case study:

Mrs Rose has dementia, she needs social care and is unable to make decisions about her care and support needs. Mrs Rose has a close family, and her granddaughter Jenny has Lasting Power of Attorney for Health and Welfare. Jenny and the rest of the family felt Mrs Rose would benefit from a Direct Payment.

A social worker from the council – Sarah – agrees that Mrs Rose does not have the mental capacity to consent to a Direct Payment. Everyone agrees that Jenny will be an Authorised Person to receive and manage a Direct Payment on Mrs Rose’s behalf, because this would be in Mrs Rose’s best interests and Jenny has Lasting Power of Attorney.

Jenny reads and signs the Direct Payment Agreement to confirm her role and responsibilities.



If you are considering acting as an Authorised Person, please speak to Vibrance on **020 4513 2233**.

Section 8: Recruiting a Personal Assistant

Your Direct Payment can be used to recruit a Personal Assistant (PA) to support you with your care needs.

If you recruit a Personal Assistant, you must follow employment law throughout the recruitment process and the duration of employment.

This may seem daunting at first but do not let this put you off from recruiting and employing a Personal Assistant. The council has support services in place to help you throughout the process, so you do not have to do this alone. You can use the council’s Direct Payment Support Service, Vibrance, who will provide you with all the information and support you need to recruit your own staff.

How do I find a Personal Assistant?

You might already know someone, such as a relative, friend or neighbour, who you would like to employ as your Personal Assistant. This person cannot be someone who lives in the same household as you, unless there are special circumstances which would need to be agreed in advance by the council.

Alternatively, if you do not have someone in mind, then the council’s Direct Payment Support Service, Vibrance, can help you recruit someone. They will support you to find potential Personal Assistants using a system called ‘LinkMeUp’.

You can visit LinkMeUp online at: www.linkmeup.org.uk

What will I need to do to recruit a Personal Assistant?

There are a number of things you will need to do to recruit a Personal Assistant.

We recommend using Vibrance as they can support you throughout the process, making sure you understand and are fulfilling your employer responsibilities. They can support you to:

- Write a job description
- Shortlist and interview applicants
- Carry out employer checks
- Provide a contract of employment for each employee
- Complete a Disclosure and Barring Service (DBS) check. To check on whether the person you want to employ has a criminal record
- Check the person has the right to work in the UK
- Consider any training your employee might need
- Have a contingency plan for when your Personal Assistant is on holiday or sick leave
- Decide on what to pay, making you aware of the National Minimum Wage
- Make sure you have followed polices on health and safety for your employees.

Is there anything I should check before I hire someone?

Yes, there are certain checks you must carry out before you employ someone. For example:

- You must check the person has the right to work in the UK.
- We strongly recommend you complete a Disclosure and Barring Service (DBS) check on the person you want to employ as a PA, to check whether they have a criminal record. This is mandatory if there is a child in your household.
- You should ask for the person's employment history and for references from their previous employers.



We recommend that you use the Direct Payment Support Service, Vibrance, to get support, advice and help to carry out any checks before you hire someone.

A few tips to remember:

- Do not advertise where you live or reveal personal information in a job advert.
- Do not interview people alone.
- Try to interview away from your home, if possible.

Remember The Direct Payment Support Services, Vibrance, is there to support you. Please call on **020 4513 2233** if you need support.

Section 9: Being an Employer

Once you have recruited a Personal Assistant, you are legally responsible to follow the requirements of Employment Law. The Direct Payment Support Service, Vibrance, can give you all the information and advice you need to be a good employer. You can contact them on **020 4513 2233**. You may also decide to use a Payroll Agency, explained below.

What is a Payroll Agency?

A Payroll Agency is a company that can support you to manage all aspects of paying for care for you. This can save you time as they will pay your employees and ensure that any employment related deductions are paid. Before you commit to a Direct Payment, Vibrance will explain the different Payroll Agencies that the council recommends so that you can decide if this option is suitable for you.

Your Payroll Agency will:

Register you with HM Revenue & Customs (HMRC) as an employer

When you employ a Personal Assistant, you must inform HMRC (a government department). You must register as an employer before your Personal Assistant's first salary payment. HMRC will assess how much you must pay in employer tax and national insurance. It is essential to keep good records.

Provide written terms and conditions

Provide the Personal Assistant with written information that defines their terms and conditions of employment before or on their first day of employment.

Process your Personal Assistant wages

If your Personal Assistant is under PAYE (Pay As You Earn), you must make sure that your Personal Assistant is paid with the correct tax and national insurance deductions. There may also be pension and student loan deductions you need to consider.

Pay your Personal Assistant at least National Minimum Wage

You must provide a payslip and make sure that your Personal Assistant is paid no lower than National Minimum Wage. The council has an agreed rate of pay for all Personal Assistants. This rate often changes every April, so it is important to check with the council. You need to be aware of Working Time Regulations (maximum hours people can work).

Employers Liability Insurance

You must take out Employers Liability Insurance before you employ anyone (protection to cover legal costs and compensation) and ensure it is right for the work being carried out. For example, some care and support tasks may require specific insurance to cover them.

Health and Safety

As an employer, it is your responsibility to provide a safe workplace and not to do anything that may cause you or your Personal Assistant to be injured. You are required to carry out some risk assessments on your home. For example, can your Personal Assistants always move or transfer you safely or do they require any additional training.

The Council advises the individual/authorised or nominated person to visit the Health and Safety Executive website at www.hse.gov.uk for further information.

Arrange Statutory Leave

Your Personal Assistant is entitled to paid time off work (called 'leave') such as annual, maternity (Statutory Maternity Pay), paternity and sick leave (Statutory Sick Pay). You must also arrange cover for when your Personal Assistant is away on leave, if you need support to identify another Personal Assistant, please contact Vibrance.

Organise your Workplace Pension

You must automatically enrol your Personal Assistant on to a workplace pension if they are aged between 22 to state pension age and earning over £10,000 per year. As mentioned above, your Payroll Service will organise this for you.

Ending a Contract of Employment

The contract of employment could be ended by mutual agreement between you and your Personal Assistant. Alternatively, you or your Personal Assistant can end the contract of employment by submitting the required notice for termination of employment.

Redundancies

If you decide you no longer require a Personal Assistant, you must provide them with written notice to tell them that you no longer require their service. Depending on the length of employment, they might also be entitled to redundancy pay. The payroll agency along with Vibrance can support you with this task.

Please note that your payroll agency will complete these tasks however you need to ensure that they have done so. You are ultimately responsible for the above.

If you decide not to use a payroll agency, you will solely be responsible for all the above tasks. There is a small cost for using a payroll agency however this will be part of your Direct Payment budget.

Section 10: Using your Direct Payment to buy Services from Care Agencies

With a Direct Payment, you may wish to use a care agency (also known as home help or care service) to meet your care and support needs. The care agency will provide a carer to support you to meet your care needs. If you use a care agency, then you do not need to register as an employer.

Purchasing home care services with your Direct Payment gives you more choice and control as you can choose the care agency you prefer, and you will have a wider range of care agencies to choose from.



Where should I look for agencies?

You may already have a care agency in mind. However, if you would like some help in finding one, there are helpful resources on the internet or alternatively you can call our Adult Intake Team on **020 8227 2915**. Please be aware that any home care agency you wish to use is required by law to be registered with the Care Quality Commission (CQC) and you should ask the agency to show you details of their registration.

- You can use the CQC website to find home care agencies in your local area www.cqc.org.uk/care-services/find-homecare-agencies
- You can use the NHS website to find home care agencies in your local area: www.nhs.uk/Service-Search/other-services/Homecare/LocationSearch/1833
- You can use The London Borough of Barking and Dagenham website to see a list of home care agencies approved by the council: www.lbbd.gov.uk/adult-health-and-social-care

Alternatively, if you are not able to access the links provided, please contact the council's Adult Intake Team on **020 8227 2915**.



Is there anything I should do before using a care agency?

There are a few things that you should check before you decide to use a particular care agency. The council recommends that you do the following:

- Ask the care agency how much they charge for their service (their hourly rate) and if their charges differ on the weekends and bank holidays. You must also ensure that the cost of care is within your personal budget
- Ask for their CQC registration including their latest inspection rating
- Check if all their staff members have had a Disclosure Barring Service (DBS) check on any criminal records
- Check what training the agency provides to its staff and what qualifications and level of experience they have
- Ask if you can receive a copy of how many hours the carer worker has worked and which days they visited so you always have a record
- Find out if the agency will complete a risk assessment with you. A risk assessment is a way to identify existing risk and what steps will be taken to reduce the risk
- Check how the agency arranges cover if the care worker is off sick or on holiday
- Ask about their complaints procedure and how to tell the agency if you are not happy with their service
- Ask how often feedback is received from other people who use the care agency and what they do with this feedback.

How will I know how good a care agency is?

One way of knowing is to check what the Care Quality Commission (CQC) say about them. The Care Quality Commission is an independent regulator set up by the government. They monitor, inspect and regulate services to make sure care agencies meet the standards of quality and safety. They rate care providers according to how their care services are safe, caring, effective, responsive, and well led. Their ratings range from outstanding, good, requires improvements and inadequate. The Care Quality Inspection Report and Rating should

help you decide what care agency to use. You can find out the rating of any care agency by visiting Care Quality Commission (cqc.org.uk).

How do I pay the agency?

As the Direct Payment recipient, the care agency will invoice you directly for their services. You must then use your Direct Payment to pay for the invoice. If you choose to use a payroll agency, invoices should be sent to them for payment. The care agency must always give you a written breakdown of their costs so make sure you have this for your records as proof of spend. You do not want to receive any unexpected costs or additional charges. Therefore, you must only use the hours that have been agreed within your support plan, so that you do not have a shortfall in your Direct Payment account.

What should I do if my agency cancels my services?

If an agency is no longer able to provide you with support, you can find another agency yourself by visiting:

- CQC website: [Find homecare agencies - Care Quality Commission \(cqc.org.uk\)](http://cqc.org.uk)
- NHS website: [Find Care home without nursing services - NHS \(www.nhs.uk\)](http://www.nhs.uk)
- The London Borough of Barking and Dagenham website: [Help to live at home | London Borough of Barking and Dagenham \(lbbd.gov.uk\)](http://lbbd.gov.uk)

Prior to changing agencies, it is important to find out how much they charge for their services (including weekends and Bank Holidays) to ensure that it stays within your agreed budget. You should also inform Adult Intake Team of any changes to your care agency.

If you have exhausted all avenues and tried finding another agency yourself but have been unsuccessful, please contact **Adult Intake Team on 020 8227 2915** as soon as possible and the council can help to arrange alternative cover.

Helpful contacts:

Barking and Dagenham Council – Adult Intake Team

Phone 020 8227 2915

Email IntakeTeam@lbbd.gov.uk

Vibrance

Phone 020 4513 2233

Email bdsds@vibrance.org.uk

Direct Payment Team

Phone 020 8227 5606

Email directpayments@lbbd.gov.uk

Financial Assessment Team

Phone 020 8227 2390

Email financial.assessments@lbbd.gov.uk

Adult Social Care Complaints and Compliments Team

Phone 020 8227 2323

Email adultsocialcarecomplaints@lbbd.gov.uk



Useful websites:

Skills for Care

This website includes a comprehensive toolkit for employing your own personal assistant.

www.skillsforcare.org.uk

Acas

This website provides information, advice, training, conciliation and other services for employers and employees to prevent or resolve workplace problems.

www.acas.org.uk

GOV.UK

You can offer employment once the checks are completed, and you are satisfied that the person can legally work in the UK.

There is more information on the GOV.UK website.

<https://www.gov.uk/legal-right-work-uk>