



## Option 1 – Direct Payment (DP)



### What is a Direct Payment?

A Direct Payment (DP) gives you the control to manage and administer your own personal budget to purchase goods, activities and services. The DP will be paid into a bank account opened by you and managed separately from any other accounts you have. You can manage the budget yourself or your legal representative (a person who has been appointed to manage your affairs for example; an attorney appointed under a Power of Attorney) can support you.

You are in control and make all decisions relating to how and when you will be supported, deciding which goods, activities or services are best suited to meet your assessed outcomes and support needs. You are in control of how your personal budget is spent to meet your assessed outcomes and support needs.

You or your legal representative must keep a record of how the budget is spent. Where you or your legal representative require support to manage the financial aspect of the DP, you can discuss this with your practitioner who will provide you with more information.

You **can** employ a personal assistant (PA) when you choose a DP or you may choose to use the services of a self-employed worker. If you choose to use the services of a self-employed worker you will enter into a contract with them. You will be asked to complete a disclaimer where the worker must provide you with evidence of their self-employed status from HMRC. You may also use the services of an agency. You will be in control of choosing your agency and entering into a contract with them.

The reason that we ask you to do this is to ensure that the self-employed worker is registered with HMRC and is paying their taxes. If the worker is not so registered you may end up with an unexpected tax bill.



### What to do next if you decide on Option 1 - Direct Payment

Have conversations with your practitioner about whether or not you wish to become an employer and employ your own PA or PA's or to get support via goods, activities and services including an agency or a mixture. Your practitioner will provide you with information, and signpost you to the <https://aberdeencity.mylifeportal.co.uk>



### The Planning Stage

At this stage, you have been assessed as being eligible for a social work service. Your practitioner will complete an outcome-focused assessment with you. An outcome-focused assessment is about finding out what matters to you and planning your support accordingly. You and your practitioner will jointly complete your support plan



which will focus on what outcomes you want to achieve and how these will be met. Through the support planning process, your practitioner will tell you how much your personal budget is. It should be clear as to how you can spend your budget to meet your agreed outcomes but if you have any queries, you should ask your practitioner.

### **What if I disagree with my outcome focused assessment and support plan?**

In the first instance you can discuss this with your practitioner. They can support you to resolve the issue where possible. Where you continue to disagree this will be recorded in the assessment and support plan.

### **Your Personal Budget**

The Local Authority will inform you of your final amount to spend on meeting your agreed outcomes. This is called your personal budget. However, this funding is provided by the Local Authority and therefore has to be accounted for and audited in line with statutory responsibilities. This is one of the reasons that receipts, invoices and bank statements (vouchers) must be kept by you. Your personal budget will usually be administered 4 weekly (in advance) but this may differ depending on your agreed outcomes.

Personal budgets will vary from person to person due to different needs, outcomes and circumstances. Your personal budget will also be reviewed annually.

### **“I know what goods, activities and services I want”**

If you know which goods, activities and services you want to access, then now is the time to make contact and ask about the cost and availability of services. This is called ‘shopping’ for your support, it is your choice as to who you want to support you, how and when, in order to meet your needs. For further guidance see Table 1: *Questions that will help your decision making* (page 3).

### **“I don’t know where to start”**

If you are unsure how to start the support shopping process then your practitioner will provide you with information. It is your choice as to who you want to support you, how and when, in order to meet your needs. First steps could include: visiting the MyLife Web Portal at <https://aberdeencity.mylifeportal.co.uk> where some goods, activities and services are listed, speaking to friends, family and colleagues and having further conversations with your practitioner.

See Table 1 (*below*): *Questions that may help your decision making*



**‘Shopping’ for your support’**

**Table 1:** Shopping for goods, activities and services and becoming an employer.

**Questions that may help your decision making** (this list is not exhaustive):

**Paying for services, activities and support**

Negotiation must take place with providers to ensure that the cost is not excessive.

Using the services of an agency	Becoming the Employer of a Personal Assistant
<p>Questions to think about when approaching providers:</p> <ul style="list-style-type: none"> <li>✓ Are you registered with the Care Inspectorate?</li> <li>✓ This is my allocated budget – what can you supply for this?</li> <li>✓ How can I pay you?</li> <li>✓ If I need to cancel for any reason what is the notice period and will I be charged?</li> <li>✓ These are the times I want to be supported, are you able to provide workers at these times?</li> <li>✓ How will I ensure the invoices have the correct information on them e.g. hours of support, costs and who will I contact if these are not correct?</li> <li>✓ Who will I contact if the support does not meet my expectations in any way ?</li> <li>✓ What happens if I no longer want this agency to support me?</li> </ul>	<p>Questions to think about when becoming the employer of a Personal Assistant:</p> <ul style="list-style-type: none"> <li>✓ What services do I want my PA to provide me with?</li> <li>✓ Where will the PA work? In my home or elsewhere</li> <li>✓ What are my general responsibilities as an employer?</li> <li>✓ What are my responsibilities as an employer when things go wrong?</li> <li>✓ How will I advertise for a PA?</li> <li>✓ What do I need to include in my worker’s contracts and who can support me with this?</li> <li>✓ Where can you find more information on becoming an employer?</li> <li>✓ Who can support me with Payroll services?</li> <li>✓ What insurance cover do I need?</li> <li>✓ What happens when my PA is off sick or on holiday?</li> </ul>
Goods, Activities and Services	Contracting with a Self-Employed Worker
<p>Questions to think about when purchasing goods, activities and services:</p> <ul style="list-style-type: none"> <li>✓ Where is the activity held?</li> <li>✓ What are the costs for this activity, can this be negotiated?</li> <li>✓ Can I have a trial session?</li> </ul>	<p>Questions to think about when contracting with a self-employed worker:</p> <ul style="list-style-type: none"> <li>✓ How much do you charge and can this be negotiated?</li> <li>✓ How will I pay you?</li> <li>✓ Can I see a copy of your employment status indicator from HMRC?</li> </ul>



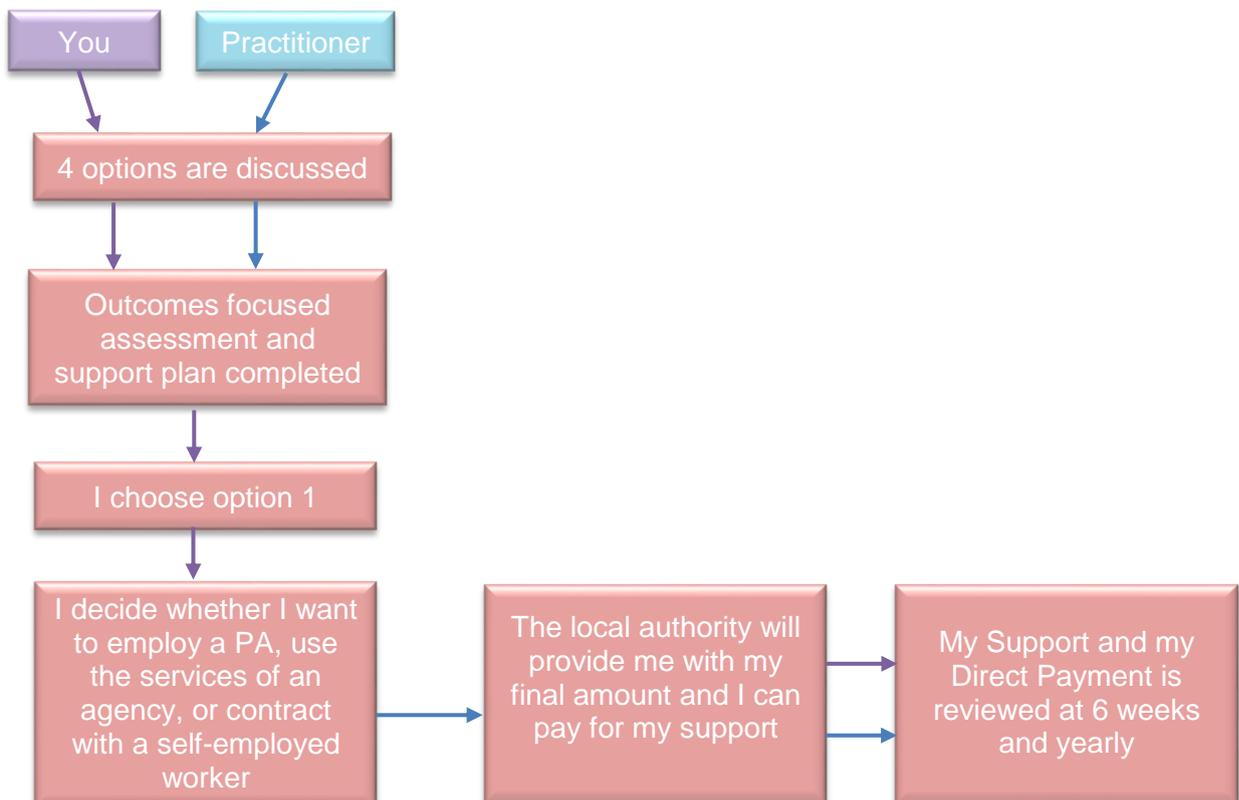
- ✓ How can I raise concerns if I am not happy?
- ✓ How will I ensure the invoices have the correct information on them e.g. hours of support, costs and who will I contact if these are not correct?

- ✓ Are you able to provide me with written terms and conditions?
- ✓ Will you support me at the times I want?
- ✓ Do you have up to date and certified training?  
Can I see your certificates?
- ✓ Can I receive a copy of your unique tax reference number?
- ✓ If for any reason you cannot support me then what will happen?
- ✓ If I have to cancel for any reason what is your notice period and will I be charged?
- ✓ Can I see your liability insurance certificate?

For more information on the differences between employing a PA and contracting with a self-employed worker, please visit:

<https://aberdeencity.mylifeportal.co.uk/aberdeen-city-home-page/pages/what-is-sds/more-on-option-1/employing-personal-assistants/>

## What are the steps?





**Option 1 – Direct Payment**

What are the steps?	
<b>1</b>	<p>You have a conversation with your practitioner and decide which outcomes are most important to you for the year ahead (all outcomes may not be met each year depending on the decisions you make).</p> <p>You agree your outcome-focused assessment with your practitioner.</p>
<b>2</b>	<p>You and your practitioner develop a <b>support plan</b> and agree how your personal outcomes will be met. You can invite others to this meeting. You will talk about what support would be best for you.</p> <p>You will consider your circles of support, what unpaid and paid support you have and need. This is called co-producing your support plan. The co-produced support plan will form the basis of your six-week and annual reviews to ensure that your outcomes are being met.</p> <p>Your support plan can be shared with whomever you wish and can be shared with your chosen provider.</p>
<b>3</b>	<p>Your practitioner will guide you to the MyLife Portal where you can find information to assist you with accessing goods, activities and services (this section is regularly updated). The MyLife Portal web address is: <a href="https://aberdeencity.mylifeportal.co.uk">https://aberdeencity.mylifeportal.co.uk</a></p> <p>Your practitioner will guide you on how to plan and source goods, activities and services (this is called 'signposting').</p>
<b>4</b>	<p>You 'shop for your support' (see Table 1, page 3) and choose what goods, activities and services you would like to meet your outcomes and support needs. You may want to choose a provider/care agency who can meet your assessed support needs but the total cost of the support may exceed your personal budget. If this is the case then you must pay the additional sum privately. You have the opportunity to negotiate the costs with your provider.</p> <p>You can use any agency which can meet your assessed needs as long as they are registered with the Care Inspectorate. You will be asked to provide evidence of their registration at your 6 week review.</p> <p>Alternatively, you may wish to consider becoming an employer. This allows you to employ your own Personal Assistant(s) to meet your assessed outcomes and support needs. You can find out more about this on the MyLife Portal.</p>



<b>5</b>	<p><b>Contributing To Your Support:</b></p> <p>Where you are assessed as being eligible to contribute to your support we will pay your personal budget minus your contribution. You will have to pay your contribution directly into the Direct Payment account you have set up.</p> <p>See Page 6: 'Contributing to your support'.</p>
<b>6</b>	<p>At six weeks you will have a conversation with your practitioner to ensure your support needs are being met. This is known as a 6-week review.</p> <p>You decide who will be invited. The review is to talk about how your personal budget is being spent, to consider your support plan and to give you the opportunity to talk about what is working, what is not and what you may want done differently.</p> <p>You can discuss any proposed changes with your practitioner. Your support plan will then be amended to reflect those changes.</p> <p>Where your support plan is not meeting your needs or changes to the plan are required, you will discuss this with your practitioner.</p>
<b>7</b>	<p>You and your practitioner will then review the support plan annually to ensure that personal outcomes are being met.</p> <p>It may be that not all outcomes will be met annually depending on the choices you have made.</p>

## Contributing to Your Care

### Financial Assessment

A non-residential financial assessment will be completed with you, where appropriate, to find out if you are in a position to make a financial contribution towards your support. Your practitioner will support you to complete the initial financial assessment. This is known as 'Contributing to Your Support'.

Paying your contribution (if applicable) is your responsibility. You must pay this into your dedicated Direct Payment bank account to ensure that your goods, activities and services are paid and that any contingency amount is maintained.



## Financial Monitoring and Audit

### Dedicated direct payment bank account

You will be required to open and maintain a separate account, to be used only for direct payment transactions and your contribution (if applicable).

All expenditure must be used to meet your agreed outcomes and the bank account is administered and managed by you to purchase your support. All support is bespoke to you and is about supporting you to achieve what is most important in your life to meet your assessed outcomes.

### Financial Monitoring and Audit

You are responsible for the money you receive and are accountable to Aberdeen City Council's Finance Team to complete financial monitoring for the account. Your practitioner can advise you as to the financial monitoring timeline.

You or your legal representative will be responsible for the completion and return of the financial audit to the council. You must keep all receipts over £10 as per the DP Agreement to support the completion of financial monitoring returns to the council. You must ensure that any invoices are correct and/or that the support you have received is reflected in the timesheets that your PA will be required to complete. A financial monitoring form template can be found here:

<https://aberdeencity.mylifeportal.co.uk/media/20949/monitoring-statement-may-2017.pdf>

The council will write and tell you when your audit is due. The letter will be sent 28 days in advance of the due date. You are responsible for ensuring that you submit the audit paperwork on time .

### Contingency Fund

At the time of financial audit, there should be an average of 4 weeks contingency in the Direct Payment account. Surplus funds above a 4 weeks contingency will be reclaimed. You cannot spend the surplus funds on anything which is not identified to meet an assessed outcome. Should you have any queries, you are advised to make contact with your practitioner to discuss.

More information on each of the 4 options can be found on the MyLife Portal <https://aberdeencity.mylifeportal.co.uk/home>. Alternatively, you can contact Aberdeen's Self-Directed Support Team.

Email: [SDSHelpline@aberdeencity.gov.uk](mailto:SDSHelpline@aberdeencity.gov.uk) Tel: 01224 52 38 37.