



## Option 1 – Direct Payment (DP)



### What is a Direct Payment?

A Direct Payment is one of the options available through Self-Directed Support. Self-Directed Support is how we deliver funded social work services. More information about Self-Directed Support can be found on the Aberdeen City Mylife Portal which can be found here: <https://aberdeencity.mylifeportal.co.uk/home/>

A Direct Payment (DP) gives you the flexibility, choice and control to manage your individual budget to purchase goods, activities and services. You make all the decisions relating to how and when you will be supported and decide which goods, activities or services are best suited to meet your assessed outcomes and support needs.



### Who is eligible for a Direct Payment?

In order to receive a social work service you must meet the eligibility criteria. Copies of the eligibility criteria can be found in our useful information section on the Aberdeen City Mylife portal: <https://aberdeencity.mylifeportal.co.uk/aberdeen-city-home-page/pages/useful-information/useful-information/>

There are some restrictions where a direct payment would not be offered. More information can be found here: [https://aberdeencity.mylifeportal.co.uk/faq\\_what\\_is\\_sds\\_and\\_the\\_4\\_options.aspx](https://aberdeencity.mylifeportal.co.uk/faq_what_is_sds_and_the_4_options.aspx)



### Your assessment and support plan

If you have been assessed as being eligible for a social work service then 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 you will achieve them. Through the support planning process, your practitioner will advise you how much your individual 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.



### Can I employ my own staff?

You **can** employ a personal assistant (PA) when you choose a DP (option 1). Option 1 is the only option where you can employ your own staff. More information can be found here: <https://aberdeencity.mylifeportal.co.uk/media/25141/sds002-becoming-an-employer-june-2019-final.pdf>



### Can I contract with a self-employed worker?

Yes, you can use the services of a self-employed worker. You are not employing these individuals but you are instead entering 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. More information can be found here: <https://aberdeencity.mylifeportal.co.uk/media/24860/sds001-employing-a-pa-or-self->



[employed-january-2019-final.pdf](#)



### **Can I use an agency?**

You can also use the services of an agency. You will be in control of choosing your agency and entering into a contract with them. The agency must be registered with the Care Inspectorate and you will be asked to provide evidence of their registration at the 6 week review.



### **The Prepaid Card**

There is no need to open a separate bank account to operate a DP because your budget will be administered using a prepaid card. The prepaid card account must only be used to pay for services agreed in your support plan. Once you sign up for a DP then the prepaid card account will be set up for you and your card will be sent to you in the post. You can make payments for your goods, activities and services online, by telephone or via bank transfers, Direct Debits or Standing Orders. There is no contactless payment facility on the card and you will not be able to make ATM cash withdrawals.



### **Your Individual Budget**

The Local Authority will inform you of your final amount to spend on meeting your agreed outcomes. This is called your individual budget. This funding is provided by the Local Authority and therefore has to be accounted for and monitored in line with statutory responsibilities. This is one of the reasons that receipts and invoices must be kept by you. These can be uploaded to your prepaid card portal. Your individual budget will usually be administered 4 weekly (in advance) but this may differ depending on your agreed outcomes. Individual budgets will vary from person to person due to individuals having different needs, outcomes and circumstances. Your individual budget will be subject to review.



### **I know which 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. 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 can guide you on how to plan and source goods, activities and services (this is called 'signposting'). 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**

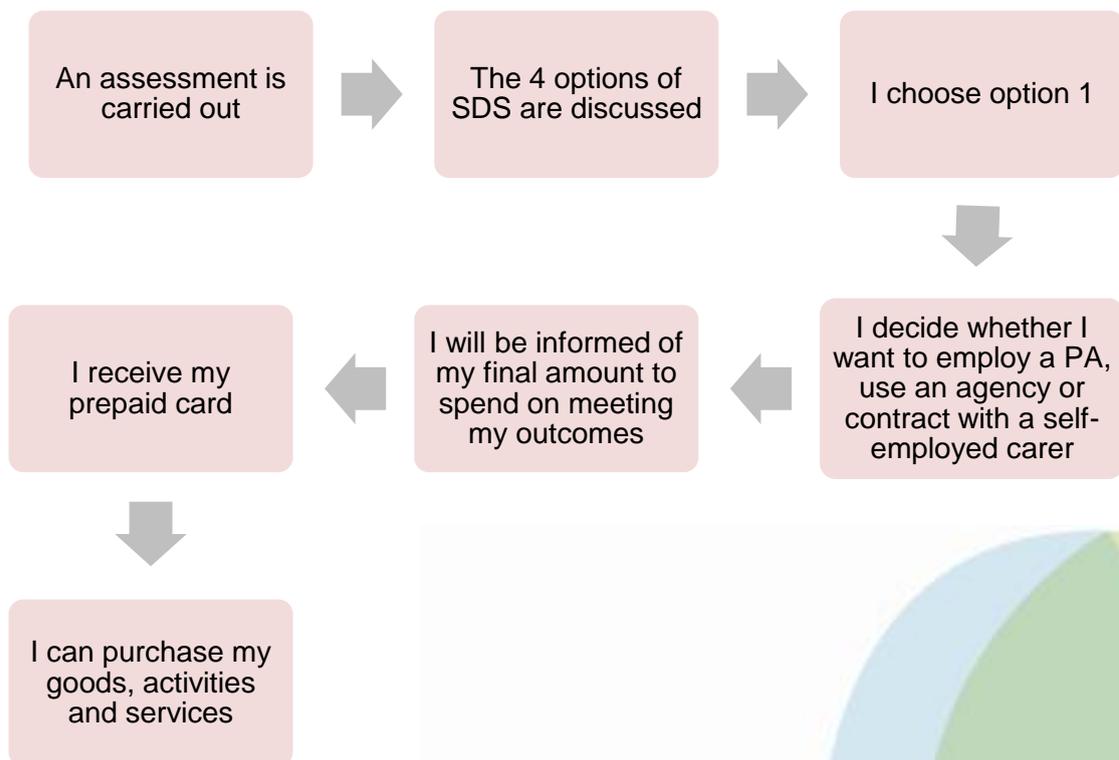
*Negotiation must take place with providers to ensure that the cost is not excessive.*

Using the services of an agency	Becoming the Employer of a Personal Assistant
Questions to think about when approaching providers:	Questions to think about when becoming the employer of a Personal Assistant:
<ul style="list-style-type: none"> <li>✓ Are you registered with the Care Inspectorate?</li> <li>✓ What can you supply for my individual budget?</li> <li>✓ What are your payment terms?</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>	<ul style="list-style-type: none"> <li>✓ Where can I find more information on becoming an employer?</li> <li>✓ What are my general responsibilities as an employer?</li> <li>✓ How will I advertise for a PA?</li> <li>✓ Who can support me with payroll services?</li> <li>✓ What do I need to include in my PA's contracts and who can support me with this?</li> <li>✓ What are my responsibilities as an employer when things go wrong? E.g. grievances</li> <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 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
Questions to think about when purchasing goods, activities and services:	Questions to think about when contracting with a self-employed worker:
<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> <li>✓ How can I raise concerns if I am not happy?</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> </ul>	<ul style="list-style-type: none"> <li>✓ How much do you charge and can this be negotiated?</li> <li>✓ Will you provide me with HMRC compliant invoices?</li> <li>✓ Will you accept payment via my prepaid card?</li> <li>✓ Can I see a copy of your employment status indicator from HMRC?</li> <li>✓ Can I receive a copy of your unique tax reference number?</li> <li>✓ Are you able to provide me with written terms and conditions?</li> <li>✓ Will you support me at the times I want?</li> </ul>



	<ul style="list-style-type: none"><li>✓ Do you have up to date and certified training? Can I see your certificates?</li><li>✓ If for any reason you cannot support me then what will happen?</li><li>✓ If I have to cancel for any reason what is your notice period and will I be charged?</li><li>✓ Can I see your liability insurance certificate?</li></ul> <p>For more information on the differences between employing a PA and contracting with a self-employed worker, please visit: <a href="https://aberdeencity.mylifeportal.co.uk/aberdeen-city-home-page/pages/what-is-sds/more-on-option-1/employing-personal-assistants/">https://aberdeencity.mylifeportal.co.uk/aberdeen-city-home-page/pages/what-is-sds/more-on-option-1/employing-personal-assistants/</a></p>
--	--

## **Choosing a Direct Payment: What are the steps?**





**Choosing a Direct Payment: What are the steps?**

<b>Table 2: What are the steps?</b>	
<b>1</b>	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).
<b>2</b>	<p>You and your practitioner will develop an <b>outcome-focused support plan</b> and agree how your personal outcomes will be met. You will talk about what support would be best for you. You can invite others to this meeting.</p> <p>You will consider your circles of support, what unpaid and paid support you have and need. Your outcome-focused 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>	If you decide that you would like a DP to meet your needs, then you'll need to read and sign the Direct Payment Agreement form. Your prepaid card account will be set up for you and your card will be sent to you in the post. You will need to follow the guidance sent along with your card to activate it. The Local Authority will then load your individual budget onto the prepaid card and you can use your individual budget for purchasing goods, activities and services that have been agreed in your <b>outcome-focused support plan</b> .
<b>4</b>	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>
<b>5</b>	<p>You now 'shop for your support' (see <i>Table 1, page 3</i>) and choose what goods, activities and services you would like to meet your agreed outcomes and support needs.</p> <p>You can use any agency which can meet your assessed needs as long as they are registered with the Care Inspectorate. 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 individual 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>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>6</b>	<p>Contributing To Your Support:</p> <p>Where you are assessed as being eligible to contribute to your support we will pay your individual budget minus your contribution. You will have to pay your contribution directly into the prepaid card account. This will be evidenced when your account is monitored.</p> <p>See below: 'Contributing to your support'.</p>
<b>7</b>	<p>At 6 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 individual 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>8</b>	<p>You and your practitioner will then review the support plan annually to ensure that your 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 and Support



### Financial Assessment

A non-residential financial assessment will be completed with you, where applicable, 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 Care and Support'.

Paying your contribution (if applicable) is your responsibility. You must pay this into your prepaid card account to ensure that your goods, activities and services can be paid and that any contingency amount is maintained.



## Financial Monitoring



### Financial Monitoring

With the introduction of the prepaid card there will be no need to submit paper monitoring statements to the Local Authority. There is the functionality to upload copies, of receipts and invoices to your prepaid card portal. New processes on how and when your account will be monitored are being developed. This document will be updated when more information is available.



### Useful contacts

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.

If you would like more information regarding the prepaid card then you can contact the Prepaid Card Officer.

**Email:** [PrePaidCard@aberdeencity.gov.uk](mailto:PrePaidCard@aberdeencity.gov.uk) **Tel:** 01224 52 35 00.

