

A BRIEF GUIDE TO DIRECT PAYMENTS

1. *What are Direct Payments?*

If your local Health and Social Care Trust assesses you as needing social services, it may be possible for you to get Direct Payments instead of services provided directly by the Trust.

You could use the money you get from Direct Payments to employ a Personal Assistant or buy services from an agency of your choice.

You will be able to decide who works for you, when they work and what they do. If you would like more control over the assistance you get, then Direct Payments may be for you.

This information sheet gives a brief description of what is involved in setting up Direct Payments and points to where you can get more information and help.

2. *What you should consider when thinking about Direct Payments*

It is important that you get all the information you require before you decide if Direct Payments will suit you. You should think about the advantages for you personally and also about the responsibilities you will be taking on. Remember that you can get as much help as you need to manage Direct Payments, for example, a member of your family, a friend or an employee could help you with things like the paperwork. You are advised to contact your local Centre for Independent Living for assistance in calculating wages.

It may be helpful to talk to someone who is already using Direct Payments. You should bear in mind that you can have a mixture of Direct Payments and services from the Trust, for example you may keep those parts of the Trust services that suit you and make your own arrangements for the rest. You may stop Direct Payments at any time and return to getting a service from the Trust.

3. Assessment of need

Direct Payments are based on your assessed need. You will need to ask your local Health and Social Care Trust for an assessment, which is usually carried out by a Social Worker or Care Manager. If you ask for Direct Payments and the Trust is satisfied that you are eligible, and it has adequate finance, then it has a duty to provide you with Direct Payments.

4. Funding of Direct Payments

The amount of money you receive is based on the number of hours you are assessed as needing. Your Direct Payments should be sufficient for you to employ staff and fulfil your legal obligations. You should check the current hourly rate with the Trust. The hourly rate you receive from the Trust will not necessarily be the same amount you could afford to pay your worker. For advice on budgeting contact your local Centre for Independent Living.

5. Direct Payments Agreement

If you accept Direct Payments, the Trust will ask you to sign an agreement, which outlines how you should use your Direct Payments and how you are expected to account for the money.

6. Bank Account

You are strongly advised to open a separate bank account to be used for Direct Payments only. Personal Assistants should be paid out of the bank account. This makes it easier to keep track of the money for your records that will need to be sent to the Trust.

7. Recruiting staff

It is important that you recruit good staff that are reliable, trustworthy and loyal. You may already know someone who is willing to work for you.

If you need to advertise for staff you will need to consider the following:

- * Job advertisement
- * Job description
- * Application forms
- * Interviewing and selecting
- * Requesting references
- * Terms and Conditions of Employment
- * Employers and Public Liability Insurance

Centre for Independent Living can assist you with this paperwork. Your Social Worker/Care Manager will process the Police Check / Access NI Check if required.

8. Managing the money

If you are employing staff, you may need to know about the following:

- * Paying staff
- * Income Tax and National Insurance Contributions
- * Statutory Sick Pay
- * Statutory Maternity Pay
- * Keeping records

You may find the prospect of becoming an employer somewhat daunting, but with the right support it can be done without any great difficulty. If you need help with calculating and managing wages (including Tax and NIC), you could use our Payroll Service.

Please contact your local Centre for Independent Living if you require support or training on any aspect of becoming an employer.

9. Back-up arrangements

While it is never possible to guarantee that your personal support arrangements will always run smoothly, any disruption can be minimised by making good back-up arrangements.

If you are employing a number of staff, they could provide cover for each other. You could possibly have a contract with an agency to provide emergency cover or perhaps you could have an arrangement with a friend, relative or neighbour. The Health and Social Care Trust still has a responsibility to provide a service in an emergency.

10. Monitoring

The Health and Social Care Trust will monitor your arrangements for Direct Payments to ensure that your needs are being met and the money is spent appropriately. You may be required to keep timesheets, receipts and bank records which can be inspected by the Trust. You may also need to keep records for the Inland Revenue.

11. Independent Living Fund

You may be able to get additional funding from the Independent Living Fund (ILF) if you receive a service from your local Health and Social Care Trust and meet certain other criteria. Ask your Social Worker or Centre for Independent Living for more information.

12. Who can I contact for further help?

If you need information, advice, training or support contact your local Independent Living Adviser at one of the following Centre for Independent Living NI offices:

HQ and Eastern Area Office

Linden House, Beechill Business Park,
96 Beechill Road, Belfast BT8 7QN
Telephone: **028 9064 8546**
Textphone: **028 9064 0598**
Fax: **028 9064 0598**
E-mail: **info@cilni.org**

Western Area Office

62 Market Street,
Omagh BT78 1EL
Telephone: **028 8224 8926**
Fax: **028 8224 9878**
E-mail: **western@cilni.org**

Southern Area Office

Unit 55, Armagh Business Centre,
2 Loughgall Road, Armagh BT61 7NH
Telephone: **028 3752 2282**
E-mail: **southern@cilni.org**

Northern Area Office

Unit C9, The Business Centre,
80-82 Rainey Street,
Magherafelt BT45 5AJ
Telephone: **028 7963 4932**
Fax: **028 7963 4932**
E-mail: **northern@cilni.org**