

Adult Social Care

Direct payments and financial records



● What is a Direct Payment?

A direct payment is the sum of money that Coventry City Council will pay directly to you, so you can buy and arrange your own care and support, instead of the Council arranging it for you.

Direct payments are part of the Government's Personalisation agenda, which puts you central to the support you receive, helping you live as independently as possible and giving you more choice and control

If you need more information please Read our Direct Payments policy at <https://www.coventry.gov.uk/directpayments>

● How will I receive a Direct Payment?

Direct Payments are paid every 4 weeks into the dedicated Direct Payment prepaid card. Unless a one-off direct payment has been agreed.

Most people that decide to have a direct payment will receive a prepaid card. The direct payment will be paid onto this card and any payments for care and support will be made from this prepaid card account.

In some cases, an allocated worker might advise that you to have a managed account. This is where Coventry's direct payment support service, Penderels Trust, manage the direct payment funding on your behalf. You will still organise the care arrangements and be the employer, if you employ your own personal assistants.

In some exceptional cases a separate bank account will need to be opened. This will need to be discussed and agreed with your allocated worker.

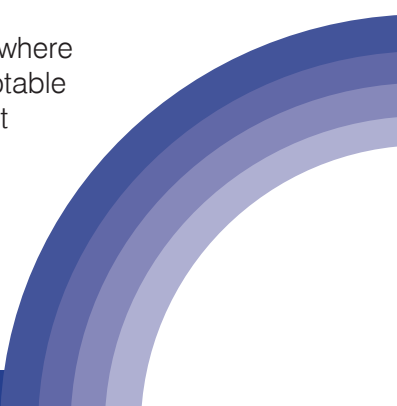
Direct payments are paid via BACS payments onto yours or your representative's prepaid card or into your direct payment bank account or to a direct payment support service when they are managing the Direct Payment.

● How many ways can I pay using Direct Payment?

You can pay using your Direct Payment by:

- Online bank transfer
- Direct debit
- Standing order
- Cheque

Cash payments are only accepted in certain circumstances where there is no other way to make the payment and where acceptable evidence is provided detailing how you how spend the Direct Payment. This needs to be recorded in the support plan.



● How does the council check what I spend my Direct Payment on?

When you choose to have a direct payment, you agree to letting the Council know how you are spending this money.

We need to make sure you are using your direct payment to meet your eligible care needs and achieve the outcomes agreed with your allocated worker.

If we are concerned about your safety or become aware that your money has been misused, we may need to stop your direct payment. Please refer the agreement that you signed with the Council and the support plan for details about how you should use your direct payment.

● Pre-Paid Cards

If you have a prepaid card account, the Independent Living Team can check your income and expenditure online, as and when required or, on the agreed scheduled dates, at least once every 6 months or annually, as agreed with the Independent Living Team.

You might be asked to upload additional evidence to your pre-paid account or send it to the Independent Living Team, so it is advised that you keep all evidence of expenditure.

● Bank Accounts

You will be advised what evidence you need to keep (bank statements, receipts and/or financial record forms) and how often these should be sent to the Council.

Initially people fill out financial record forms (called 'income' and 'expenditure' forms) and send them with their direct payment bank statements every 6 months. When direct payments have been established and are being well managed, you will only need to send in statements annually.

● One-Off Payments

However, if you have a one-off payment, such detailed records are not required, and you may not need to open a separate bank account. If you do have a prepaid card or a direct payment account, the one-off payment will be made into this account.

We might ask you to keep more detailed records and/or provide us with further information if there is a change in your circumstances and if we are concerned about your welfare, or that the money is being misused.



● What records should I keep?

Your allocated worker will advise you on the records and evidence you need to keep, e.g:

- The bank statement relating to your direct payments account (not for prepaid cards)
- Any invoices or receipts you receive from an agency or other provider
- Cheque book stubs
- Financial records forms called 'Income' and 'Expenditure' forms (provided by Coventry City Council)

It is advised that all evidence is kept for seven years.

● What happens if I do not spend all the money?

Your direct payment will need to be repaid to the Council if you do not spend all or some of it. The Independent Living Team will work out how much you need to return (leaving a four-week float in your account) and recover the funding via the prepaid card online system or send you an invoice if you have a direct payment account.

If you have a direct payment bank account, you will then need to pay this back to the Council using the details on the invoice.

If you have used your direct payment for purposes not agreed in your care and support plan or in your agreement or have been overpaid by the Council, you will be sent an invoice and you will need to pay this back to the Council using the details on the invoice.

You will need to tell the Independent Living Team if you are saving up to pay unpaid bills such as tax bills and payments to care agencies or are banking hours. The Independent Living Team have the right to request banked hours that have not been used within a year.



● What happens to the account and the money if the Direct Debit ends?

It is likely that when the direct payment ends you may be overpaid because direct payments are paid 4 weeks in advance. This means that you will need to pay this back to the Council, and it should not be used towards paying unpaid bills etc. unless agreed by the Council.

If you are on a prepaid card this will be recouped automatically and if you have a direct payment bank account, you will be invoiced to repay this funding.

If you have a direct payment bank account you will send in your final bank statements, receipts, invoices and/or financial record forms to the Independent Living Team. Alternatively, with a prepaid card the Council will just review the online account.

The Independent Living Team will work out how much funding you need to return to the Council and send you an invoice. You will then need to pay this back to the Council using the details on the invoice. This will also be recouped automatically if you have a prepaid card.

You will need to tell the Independent Living Team if you have outstanding bills, such as redundancy payments to personal assistants (carers) bills such as tax bills and payments to care agencies.

If the person receiving the care purchased with a direct payment has passed away then the Council will not make contact about finalising bills, the Council recouping funding and closing the account until about 6 weeks after the date of death.



Who can I contact if I need some help managing the direct payment funding?

Contact Penderels Trust on 024 7651 1611 or email coventry@penderelstrust.org.uk

How do I find out my financial records related to my Direct Payment bank account?

This is only required if you pay by cheque or you employ several personal assistants

- When writing out them cheque, make sure you complete the stub. This will help when you come to complete your returns.
- Record what money has been paid into your direct payments bank account (or personal account) over the last 6 months. This will include the direct payment from the Council and any contribution you have made
- Fill out the income form (copies available from the direct payments team below)
- Record what money you have paid out over the 6 months. You can find this information on your bank statement, agency invoice personal assistant pay slip etc
- Fill out the expenditure form (copies available from the direct payments team below)
- If you employ someone directly, you will be paying additional costs such as their police record checks (known as 'Disclosure & Barring' checks), tax and national insurance. This should also be included on the expenditure form.
- Most people find it easier to complete the form at the end of every month, and then send it in as requested. This can save a lot of time when completing your financial records

Please send all completed forms by the date requested to the Independent Living Team at: independentliving@coventry.gov.uk

Or by post to:
Independent Living Team (Direct Payments)
Coventry City Council, PO Box 15, Council House,
Earl Street, Coventry CV1 5RR

● How do I find out more about Direct Payments?

There is a range of leaflets and information on the Council website explaining the different topics related to Direct Payments.

Speak to your allocated worker or contact: Adult Social Care Direct
email: ASCdirect@coventry.gov.uk

Tel: 024 7683 3003.



○ Contact Adult Social Care Direct

Call **024 7683 3003**

or email ascdirect@coventry.gov.uk

or visit www.coventry.gov.uk/health-social-care

Speech impairment, deaf or hard of hearing? You can call using Next Generation Text (also known as Text Relay and TypeTalk): **18001 024 7683 3003**

If you require this information in another language or format, please email ascdirect@coventry.gov.uk

Jeśli potrzebujesz zawartych informacji w innym języku lub formacie, prosimy o wiadomość e-mail na adres ascdirect@coventry.gov.uk

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اگر آپ کو یہ معلومات کسی دوسری زبان یا فارمیٹ میں درکار ہوں تو براۓ مہربانی ascdirect@coventry.gov.uk پر ای میل کریں۔

إذا اردت الحصول على هذه المعلومات بلغة أو تنسيق آخر، يرجى إرسال بريد إلكتروني إلى: ascdirect@coventry.gov.uk

Dacă aveți nevoie de aceste informații într-o altă limbă sau format, vă rugăm trimiteți email la: ascdirect@coventry.gov.uk

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