



Personal Budgets for Carers

If you are looking after, help or support someone who wouldn't be able to manage without your help and are not employed to do so the Council may recognise you as an unpaid carer. If this is the case, you may be entitled to some support with your caring role which will be determined by completing a carer's assessment.

A carer's assessment will look at your existing support network and considers the things you want or need to achieve outside of your caring role and the impact this has on your ability to carry out those activities and how this affects your wellbeing. The person you are caring for does not have to have eligible care and support needs or is required to be assessed by Adult Social Care. Once the assessment has been completed you will be provided with information and advice and may be eligible for a carers personal budget.

If you are eligible for a carers personal budget this may be paid as a one-off amount which will be transferred into your bank account or as a regular weekly amount which will be calculated and recorded on a support plan with your Adult Social Care worker. This will be given as a direct payment.

What is a Direct Payment?

A Direct Payment is when money is provided to you, and you arrange the support yourself. You do not have to manage the Direct Payment by yourself, you can delegate someone to do it for you or use an organisation that provide support with managing direct payments.

How is a Direct Payment paid?

The Council's preference is to set up an account on a Payment Card, although you may be able to use a dedicated account from your banking provider. The Council will load the Direct Payment straight onto the card account/or into your designated bank account every four weeks in advance.

You can then use the funds to pay for services and support to meet your outcomes as identified in your support plan.

What are your responsibilities when having a Direct Payment?

It is important that you or the person helping you, if you have one, understand the responsibilities you are undertaking when receiving a Direct Payment. These include:

- signing an agreement that sets out the responsibilities between you and Leicestershire County Council
- managing the Direct Payment and spending it only to meet your agreed outcomes as identified in your Support Plan

This information sheet is for guidance only. Written by people who use Direct Payments April 2024

<https://www.leicestershire.gov.uk/adult-social-care-and-health>

Adult Social Care



- keeping some records to show us how your money has been spent
- understanding that if you employ a personal assistant (PA) you will become an employer which comes with responsibilities (include link to factsheet 6 when on line).

There is support available to help you – please ask about anything you are unsure of.

How can you use the Direct Payment?

Your Direct Payment can be used in a wide range of creative ways if it is safe, legal and meets your agreed outcomes. You will receive a copy of your Support Plan which details how we have agreed your Direct Payment should be spent to support you in your caring role.

On-line bank payments are the preferred payment method, but you can withdraw small amounts of cash out to pay for activities where this is not possible. This must be agreed with your Adult Social Care worker as this function will need to be activated at the time the card is issued.

You cannot use your Direct Payment to pay for household expenses (bills/food), gambling, buying alcohol/tobacco (including vapes), to pay bank charges or any other form of debt.

Activating your direct payment card

Your card will be sent to you from the card provider - pre-paid financial services (PFS). There will be a letter asking you to sign the card and activate it by calling the PFS automated voice response number on **020 3327 1991**. The automated service will talk you through the activation process step by step.

If you need more help to activate your card, call the PFS customer service centre on **020 3633 3857** which is available, Monday to Friday, 8 am to 6 pm or email PFS prepaid financial services at Leicestershire@prepaidfinancialservices.com

Register for your online bank account

You can register for online banking at www.prepaidfinancialservices.com/leicestershire.

You'll need to enter the long 16 digit number on the front of the card and the date of birth of the person whose name is on the card. You'll then be asked to set up your username and password.

You can watch a video to help you do this.

<https://clients.prepaidfinancialservices.com/leicestershire/Video.aspx?VideoFlag=TutorialVideo>

How to pay your care and support providers

You can pay the person or provider you are using by calling the PFS customer service centre on **020 3633 3857**.

If you have registered for online banking, you can set up your provider as a regular payee and transfer payments to them electronically.

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When do we review and audit your Direct Payment?

Your Direct Payment account will be audited a few weeks after you first start to receive your Direct Payment to check everything is correct. If you need additional support or are finding it difficult to manage the Direct Payment and require help you can speak to your Adult Social Care worker at this first review or call **0116 305 0004** to discuss the options available.

If everything is in order it will be audited again around 12 months later as part of the annual review process.

How do we audit your Direct Payment?

If you have a Direct Payment Card Account, we will check this online and compare each transaction against your support plan.

If you have a dedicated bank account, you will be asked to provide statements. The Council may also ask to see invoices and receipts for payments made so it is good idea to keep these safe somewhere so you can produce them when asked.

During the audit the Council will look at the statements and compare each transaction with the documentation you have provided.

If you employ a Personal Assistant (PA) the Council will also check, you are making the required payments for National Insurance and Income Tax on behalf of the PA to HMRC and Pension contributions to your chosen Pension provider and that you have the appropriate Employer's Liability Insurance in place.

What happens if you spend your Direct Payment incorrectly?

If you do not follow the rules or pay for things not covered in your support plan, the Council may:

- Require you to pay the money back
- Attach strict conditions to continued receipt of a Direct Payment
- Insist that your Direct Payment is moved from your dedicated bank account to a Direct Payment Card Account so it can be monitored more easily

If there are extra funds in your Direct Payment account that you do not need

The Council will review the balance of your account and request money is paid back if there is more than 4 weeks allowance remaining after any payments outstanding have been made.

They will often check the balance of your account in between your review dates and may contact you at this time to request any excess funds are paid back. If this happens it is important that you advise them of any outstanding bills you have so your account is not left short of money.