

# Living in a care home - direct payments

This factsheet is for people who are moving into a care home and their families who are interested in receiving direct payments.

## What is a direct payment?

- A direct payment is where we give you money to arrange your own services to meet your social care needs rather than arranging your services for you.
- You must **ONLY** use the direct payment to meet the care needs and outcomes documented in your Support Plan.
- Before the direct payment can be paid you must agree to the terms and conditions of taking the payment, including signing an agreement with your social care worker.
- The council will check the way the money is spent.
- If you have spent your direct payment on things that are not written down in your support plan, you will be expected to pay the money back and you may be stopped from having a direct payment.

## Can a person have a direct payment if they lack capacity?

We can make direct payments to people who lack mental capacity, provided there is an **authorised person** willing to take on the responsibility. The suitable person can be someone who has Power of Attorney; a Court of Protection appointed Deputy, a family member, friend, or carer. The suitable person must be available and willing to make support decisions and manage the direct payment. This includes taking on the full legal responsibilities of having the direct payment.

## There are two ways to have a direct payment for residential care:

### 1) Prepaid cards

- The easiest way to have your direct payment is with a prepaid card that we organise (sometimes called a pre-payment card). It is like a bank debit card.
- We pay the direct payment onto the card every four weeks, in advance, minus the amount of your **personal contribution**.
- When you receive the card you have to activate it by telephone.

Once the card is activated, you can arrange to pay the care home with the card, in the same way as you would a debit card as follows:

- A direct debit from the card account
- Standing order
- Pay by bank transfer
- Use the card like a debit card and use a pin number and the security code from the back of the card.

You are not allowed to make cash withdrawals using your card.

There are charges for using the card which will appear in your support plan. The charges are taken directly from the card account.

For more information about pre-paid cards see our Fact Sheet: ["Direct Payment - pre-paid debit cards"](#)

### 2) Opening your own bank account

You can open a separate bank account and have your direct payment paid into it. We pay the direct payment into the bank account every four weeks, in advance, minus your personal contribution. You will be expected to keep all the bank statements for this account, and not use it for anything other than paying for your long term care. We will regularly check the

account to ensure that the money is being spent properly.

### **What is my personal contribution?**

Your personal contribution is the money you may have to pay towards your residential care. Almost everyone who lives in residential care has to pay towards it. It is calculated from your income, savings and assets. Your personal contribution is the same if you have a direct payment or if the council arrange your support.

You must pay your personal contribution either into your direct payment bank account or onto your prepaid card either weekly or four-weekly.

For more information on how your personal contribution is calculated see our Fact Sheet: ["Living in a care home – how we work out what you pay"](#).

### **Having your direct payment checked**

We have to check that the direct payment money is being spent properly - as agreed in your support plan. This is done by looking at the bank account statements to check that the money going in and out matches the invoices and costs in the support plan. This process is referred to as a financial audit.

We also check how much money is in the account as you are not allowed to have more than six weeks worth of the direct payment. If you have more than six weeks money, it must be returned to the County Council.

The checking process depends on the way you choose to have your direct payment paid to you as follows:

#### **1) Prepaid cards**

The easiest way to check how the direct payment is being spent is with the pre-paid card as you don't have to show us the bank statements. This is because the Council has access to the bank accounts for the card on-line. You will not be required to collect and return bank statements.

You will need to show us the invoices, payslips and/or receipts for how you have spent the

money, in line with what has been agreed in your support plan.

If you accrue more than six weeks of the direct payment on the pre-paid card, we can simply move the money back.

#### **2) Opening your own bank account**

When you opt for opening a separate bank account, you will need to provide your bank statements. You will be expected to keep all the bank statements for this account, and not use it for anything other than paying for your care and support.

If you have more than six weeks build up of the direct payment in your bank account you must return it to the County Council.

### **Contact information:**

#### **Customer Service Centre**

Phone: 0300 500 80 80

Monday to Friday: 8am to 6pm

(Calls cost 3p a minute from a BT landline. Mobile costs may vary).

Email: [enquiries@nottsc.gov.uk](mailto:enquiries@nottsc.gov.uk)

Website: [www.nottinghamshire.gov.uk](http://www.nottinghamshire.gov.uk)

#### **Adult Care Financial Services**

##### **Direct Payments Team**

Phone: 0115 9775760, Option 4, Option 2

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm

Email: [acfs.directpayments@nottsc.gov.uk](mailto:acfs.directpayments@nottsc.gov.uk)

#### **Adult Care Financial Services**

##### **Residential Assessments Team**

Phone: 0115 9775760, Option 3

Monday to Thursday: 8.30am to 5.00pm

Friday: 8.30am to 4.30pm

Email: [acfs.residential@nottsc.gov.uk](mailto:acfs.residential@nottsc.gov.uk)

If you require this document in an alternative format or language, please contact [enquiries@nottsc.gov.uk](mailto:enquiries@nottsc.gov.uk)

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