

## Direct payment accounts

All our information sheets are available on the **My Care North Tyneside** website – [mycare.northtyneside.gov.uk](http://mycare.northtyneside.gov.uk) – or you can ask your social care worker to give you a copy.

### What is a direct payment?

With a direct payment, you arrange and pay for support to meet the needs listed in your support plan, using your personal budget.

Some people choose a direct payment because it offers more choice about what support you can pay for, and you can choose your own staff to support you.

A brief overview is available in the information sheet **Introduction to direct payments**.

### How are direct payments made?

The Direct Payments Team usually set up a pre-paid current account for you. The council will pay your direct payment into this account weekly.

Your financial assessment will determine how much you need to pay towards the cost of your support. You will then receive a 4-weekly invoice for your assessed contribution, to be paid to the council.

### Using your pre-paid account

You can make payments, view transactions, check balances, and set up/review standing orders and direct debits from your direct payment pre-paid account online.



Remember, you must only use the direct payment to pay for goods and services as agreed with your social care worker, and written down in your support plan. You must keep all your receipts / invoices.

You cannot use a prepayment card to withdraw cash.

### **Why is a pre-paid current account recommended?**

While you can set up a bank account of your own to manage your direct payment (so long as this is totally separate from your personal finances), there are no benefits to this. A pre-paid current account will not cost you any more, and makes things easier for you. This is because:

- It is easy to access and transfer funds
- A smoother audit process: there is much less paperwork to submit to the Direct Payments Team, as they can view the account in 'real time'.
- It is much quicker to put right any issues, or provide additional funds in an emergency.

### **Do I have to pay for the pre-paid current account?**

The cost of setting up and running the account will be paid by the council. It will not come out of your personal budget.

We ask you to make payments for ongoing services on a monthly or 4-weekly basis, as the council is charged for each standing order or direct debit payment made.

### **How often will the council make payments into the account?**

Once the Direct Payments Team has received your legal agreement to the terms and conditions, your pre-paid card will be set up and money paid

into the account. We aim to do this within 10 working days. Payments will then be made on a weekly basis.

### **How can I find out how much money is left on my account?**

You can check the balance of your account online at any time. You cannot become overdrawn on a pre-paid account. If you try to make a payment larger than the balance in the account, the payment will fail.

### **Who can help with any queries or difficulties?**

For online banking queries:

- Contact PFS (Pre-Paid Financial Services) using the details in the manual given to you when you set up your account.

For queries about the council's payments to your account, and record keeping advice:

- Contact the Direct Payments Team during office hours:  
Tel: 0191 643 7887  
Email: [direct.payments@northtyneside.gov.uk](mailto:direct.payments@northtyneside.gov.uk)

If your needs have changed, you are struggling to find care, or your direct payment is not working well for any other reason:

- You should make a plan for what you would do if your PA were unwell, went on holiday, or stopped working for you – do they have a backup? Could your family or friends step in short-term?
- Contact your [Adult Social Care team](#) to discuss your options
- If you don't know how to get in touch, contact the Social Care Contact Centre on 0191 643 2777 or email [childrenandadultscontactcentre@northtyneside.gov.uk](mailto:childrenandadultscontactcentre@northtyneside.gov.uk)

## **What records do I need to keep?**

A direct payment includes public money, so at least once a year the council makes sure the money is being used properly. This is called an audit. There are two types:

- 'Light touch' audit: The Direct Payments Team logs into your pre-paid current account to look at how and where your direct payment is being spent. If there are any queries they may contact you for further information.
- Full audit: More information, including receipts, will be requested.

So long as you are using the direct payment for the things agreed in your support plan, and you keep your receipts safely, this is nothing to worry about. The council recommends you keep all paperwork for a minimum of 7 years, particularly if you employ staff using your direct payment.

## **What happens if I do not use the direct payment as agreed?**

If you are struggling to manage your direct payment, please let us know as soon as possible. The Direct Payments Team will provide you with as much support as they can. If you think you have made a mistake, it is best to let the team know quickly, so it can be put right more easily.

If the Direct Payments Team or your social care worker finds that you are not spending the funds on services agreed in your support plan, we will discuss the reasons with you. The council may suspend the direct payment whilst an investigation is carried out.

If, after the investigation, Adult Social Care decides that a direct payment is not appropriate for you, your worker will arrange alternative ways to meet your care needs.

If you have misspent public money, you may have to pay this back.

You can challenge a decision to withdraw a direct payment via the complaints procedure. See the information sheet **Feedback, reconsidering decisions and complaints** for more details.

### **What happens to any money left over in the pre-paid account?**

The money paid to you by the council is public money, so we have a duty to make sure it is returned if it is not needed. You will be informed if we plan to do this.

### **How do I find out more?**

If you have a social care worker, they should be able to answer any questions. If you already have a direct payment, you can contact the Direct Payments Team on 0191 643 7887, or email [direct.payments@northtyneside.gov.uk](mailto:direct.payments@northtyneside.gov.uk)

### **Alternative formats**

If you need us to do anything differently (reasonable adjustments) to help you access our services, including providing this information in another language or format, please contact the Social Care Contact Centre on 0191 643 2777, or email: [childrenandadultscontactcentre@northtyneside.gov.uk](mailto:childrenandadultscontactcentre@northtyneside.gov.uk)

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