



YOUR GUIDE TO DIRECT PAYMENTS

This is your *step-by-step guide* to everything you need to know about **Direct Payments** and the steps *you need to take*.

BEFORE YOU GET STARTED

You have chosen to receive direct payments that will allow you to choose and pay for your own care and support instead of receiving them direct from the Council.

Kingston Centre for Independent Living (KCIL) will support you throughout the process, from setting up your direct payment to recruiting Personal Assistants (PAs) and monitoring your expenditure.

Direct payments must only be spent on meeting your care needs as identified in your support plan agreed with the Royal Borough of Kingston (RBK).

What **CAN** I use my direct payments for?

- ✓ Help with personal care by employing a PA or using a care agency
- ✓ Support with activities and going out and about
- ✓ Accessing and engaging in work, training or education

What **CAN'T** I use my direct payments for?

- ✗ Household bills
- ✗ To replace NHS services, housing services or DWP benefits
- ✗ Anything unlawful



GETTING STARTED

There are 4 steps to getting started:

STEP 1 OPEN A BANK ACCOUNT FOR YOUR DIRECT PAYMENTS

STEP 2 SIGN THE DIRECT PAYMENT AGREEMENT

STEP 3 RECEIVING A DIRECT PAYMENT

STEP 4 MANAGING A DIRECT PAYMENT

STEP

1

OPEN A BANK ACCOUNT FOR YOUR DIRECT PAYMENTS

- You need to open a separate bank account solely for your direct payments and it should be in the same name as the person receiving the direct payment.
- It must be a current account and not a savings account.
- You can open a joint account if you have agreed with the Council that someone will manage your direct payments on your behalf.
- You should request monthly statements and ensure that, unless you are going to make payments electronically, you will be provided with a cheque book.

TIP

Keep a record of your sort code and account number

SORT CODE

ACCOUNT NUMBER

STEP

2

SIGN THE DIRECT PAYMENT AGREEMENT

- This is a written agreement between you and RBK.
- It outlines your responsibilities in agreeing to direct payments and the terms and conditions under which the payment is made to you.
- The direct payments will not start until this agreement is signed by both you and your care manager.



FOR MORE HELP...

If you need support with organising your paperwork, liaising with the Council or would like to be linked to others on the scheme, visit one of KCIL's drop-in sessions throughout the borough.

This month's dates and times can be found at:

www.kcil.org.uk/dropins

Alternatively, if you wish to operate a managed account, Paypacket can help. You would still have control of the direct payment but payments and reconciliation are done by Paypacket. **For more information, please contact KCIL.**

STEP 3

RECEIVING YOUR DIRECT PAYMENT

- Once the agreement is signed and returned to RBK, it usually takes up to 8 weeks from receipt of the agreement to the first payment.
- Your direct payment will be paid monthly into your direct payment bank account on the last banking day of the month.
- You will also receive a remittance advice from RBK detailing how much has been paid and the period it covers. These should be kept in the file provided by KCIL.

STEP 4

MANAGING YOUR DIRECT PAYMENT

- Keep all receipts, invoices, bank statements, remittance advice in the folder provided by KCIL.
- These will be needed to complete the direct payment reconciliation form monthly, quarterly, six-monthly or annually (depending what has been agreed with you).
- ✓ **All payments from your direct payment bank account should be made by electronic transfer, cheque, standing order or direct debit.**
- ✗ **You are not able to use cash to pay wages.**

Will I need to contribute towards the cost of my direct payment?

All adults receiving care services from RBK are assessed by the Council's Adult Social Care team to see if they will have to contribute to the cost of the care they receive. The same applies to people who receive direct payments. The assessed contribution amount must be paid monthly into your direct payment bank account by standing order.

Do I need to keep records?

You must keep proper records of all payments you make. KCIL will provide a folder for this purpose.

Make sure you keep all:

- ✓ **Bank Statements**
- ✓ **Receipts**
- ✓ **Invoices**
- ✓ **PA Time Sheets**
- ✗ **Don't make payments in cash**

You will need to complete a form to show RBK how your direct payment has been used. This can be monthly, quarterly, six-monthly or annually.

What support is available to help me manage my direct payment?

KCIL has been appointed by the Council to support you throughout the direct payment process.

We can help you with:

- ✓ **Setting up the direct payment**
- ✓ **Recruiting PAs**
- ✓ **Being an employer**
- ✓ **Payroll service**
- ✓ **Monitoring your expenditure**

How are direct payments paid?

The payments are made monthly into a bank account opened specifically for that purpose.



Don't forget to use your KCIL folder to help keep everything in one place.

For more support, visit one of KCIL's drop-in sessions throughout the borough.

