

# Brokerage & Direct Payment Service

Making it easier  
to manage  
personal care  
budgets

1

## Direct Payments & Brokerage

**Buying your own services.**  
Your guide to how you can  
be in control of your  
personal social care  
services.



# Your Choice Brokerage & Direct Payments

## What is a a Direct Payment (DP)?

Direct payments are a sum of money given to you to buy your own care services. This gives you more choice on what support you need, who will provide it, and when. Everyone is entitled to a Social Care assessment of their needs which will determine whether you are eligible for services. If you are assessed as being eligible to receive services then you will be allocated a personal budget which you can receive as a direct payment.

Each individual is financially assessed to see whether they have to pay a contribution towards their care costs.

Where a DP plus other services is provided by BCC, the DP recipient will be billed directly every 4 weeks for their Client Contribution by BCC. If the DP is for a single service then the client contribution will need to be paid into their chosen DP account via a standing order.

If a DP recipient wishes to purchase their care via a DP and the costs of the care is higher than the cost of BCC's directly provided services, then the DP recipient will be expected to "top up" the difference from their own personal funds. This top up must also be paid into their chosen DP account via a standing order.

## Who can have a Direct Payment?

Most people can have direct payments. You would not be eligible for direct payments if:

- You are above the 'threshold' after a financial assessment (savings over £23,250)
- You are an offender on a licence, community order, suspended sentence or rehabilitation order
- You are drug or alcohol dependent and subject to compulsory treatment orders

## What can you use a Direct Payment for?

There are a variety of services you can purchase with your DP to meet your assessed eligible social care needs. These include:

- Personal care (including employing a Personal Assistant)
- Day activities, clubs, respite care or going to college
- Support for daily living (keeping your home clean and safe)

But you **cannot** use a Direct Payment for:

- Nursing care
- Residential care (excess of 4 consecutive weeks)
- Alcohol, tobacco, drugs or gambling

For more information contact the BCC Personalisation Team on **01296 383204**.



## How is it paid to me?

There are three options available:

**Virtual wallet** – this is an online account for processing payments to care providers which is managed by the BCC Virtual Wallet Team.

**Pre-paid card** – this works just like a debit card, you can pay your providers directly for the services you choose.

**Bank Account** – a separate bank account, you can pay providers directly for the services you choose.

Please look up Factsheet 5 (Direct Payments: How it is paid) for more information.

## How do I get a Direct Payment?

Once your care needs have been assessed and your support plan written (either by your Social Worker or an Independent Support Broker) and agreed by BCC, the process of setting up your Direct Payment will start.

You will be contacted by a member of the BCC Personalisation Team who will provide all the advice, information and support required. You will need to sign a Direct Payment agreement which outlines how much money is available to you, as well as related terms and conditions.

## What is Brokerage?

Brokerage is a service that is designed to offer support to individuals to find the care that they require. Our brokerage service is a team of independent Support Brokers who are fully trained and accredited by the National Broker Network. They are able to help you find the best services or activities that meet your eligible social care needs whilst taking into consideration how you would like your care to be delivered.

## How can Brokerage help me?

If you choose to have a Direct Payment in order to have more choice, you may want some help to find what services there are and how to access them.

These are just some examples where Brokerage may be able to help:

**"I want my carers to be able to support me at a particular time of the day."**

**" I want to find a way to get more skilled."**

**"I want a regular carer who I can build a relationship with and trust with caring for my loved one."**

**"Help, I can't find a carer at a reasonable price that fits with my budget."**

We are able to support individuals who are eligible for funding by the Council and self-funders (have above £23,250 in savings and fund their own care).

Some service providers charge higher fees for self-funding clients and our aim is to try and help you get the right support at the right price. We can also offer support to ensure that you are accessing all funding streams available to you.

## Are Support Brokers trained?

Yes, all our Support Brokers are self-employed and have undertaken an accredited training programme to ensure they have the right knowledge and skills to help you.

They are also registered with the QCAS vetting scheme. This means that they have undergone a number of checks including an enhanced Disclosure and Barring Service (DBS) check, have provided evidence of appropriate professional indemnity and public liability insurance cover, and have been authorised to practice as a Support Broker.

## How much does it cost?

The Support Brokerage service is free for anyone who qualifies for social care from the Council under the eligibility criteria and has savings under the threshold of £23,250. If you are a self funder you can still access the service but you may be charged a fee.

## How will the Support Brokers help?

All our independent brokers work in different areas across the county with extensive knowledge of the different services available and what they can offer.

It can be difficult at times to find the right care at the right price to fit your budget. Our brokers are able to negotiate prices on your behalf to support you to get the care you want.

A Support Broker will help you to plan and organise the care you need, whether paid or unpaid support. They will make sure you stay in control and get the most from your life.

### Here are some examples of how a Support Broker may help you:

- Help you find out what is available and to think about the advantages and disadvantages of each option from your point of view.
- Give you the facts you need to make your own decision and put you in touch with the right people or organisations to help you achieve your aims. For example, Advocates, education resources, housing support, advice agencies, volunteering options and employment support.
- Help you to develop your support plan. This will involve finding and making best use of community resources and local facilities, writing and costing the Support Plan and finance planning, including finding additional funding where possible.

A Support Broker is there to help you as much or as little as you wish to ensure you have independence around organising your care.

You can involve family, friends or others in your support planning if you want to. The Support Broker will not involve other people without asking you first.