

# Brokerage & Direct Payment Service

Making it easier  
to manage  
personal care  
budgets

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## Direct Payments: how it is paid

How you receive your Direct Payment funds and how your Care Providers are paid.

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## Direct Payments Brokerage & Direct Payments

### Three payment options

There are three different ways to receive your Direct Payment (DP). The one you choose depends on the level of involvement you wish to have paying your providers. You are responsible for ensuring the care you receive is satisfactory and is meeting your needs as outlined in your care plan. Opting for Direct Payment Virtual Wallet will ensure that the Council will manage the payments on your behalf.

### Direct Payment Virtual Wallet

Each DP recipient will have an online account opened which will be credited with their DP amount every 4 weeks. The DP recipient's care schedule is entered onto the system showing who is providing the care, when and how much it costs. Each provider registers onto the system, and through a simple method every 4 weeks, confirms what care they provided. The system then generates an invoice and pays the provider. It also allows access to statements, balance of account, and other useful information.

The account can be managed by the DP recipient, their representative, or by the Virtual Wallet Team. Clients do not need internet access to be able to use this.

#### Benefits of using Virtual Wallet

- Safe and secure – it is a tried and tested system for managing care services.
- Protection from debt – the system prevents the DP recipient from overspending and will alert us if a provider increases their rates.
- Fraud – protects both BCC and DP recipient from fraudulent activities.
- No paperwork for DP recipient and their families - this means not having to collect receipts and complete quarterly returns.
- Provider payments – payments are regular, reliable and easy for all involved.

If you wish to receive invoices directly from your chosen provider and pay them yourself then you can choose from the following options:

### Pre-paid Card (PPC)

The pre-paid card works in the same way as a debit card. The care providers send their invoices directly to the DP recipient/representative and they can then pay their provider as follows:

- Use the card in person e.g. chip and pin
- Internet banking
- Telephone banking

DP recipients are able to access their secure online account 24 hours a day, 7 days a week. DP recipients can access statements, balances and make payments. Also, the DP recipients have the ability to access general information about using pre-paid card accounts.

If the DP recipient has a nominated person managing their account, they can also have a card.

For more information contact the team on **01296 383204**.

## Direct Payment bank account

A separate bank account must be opened which is for sole use of Direct Payment transactions. Providers will need to send their invoices directly to the DP recipient for payment. The DP recipient must submit quarterly returns to BCC showing who has provided their care and how much they have been paid. Forms and guidance sheets are available on request.

Up to 6 weeks funds are allowed in any DP account (except for one off payments which to be used for future care i.e. respite). Any excess funds in the bank account will need to be returned to BCC.

For more information please contact the Direct Payments Team 01296 383204.

## Client Contribution

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

If the DP is the only service the DP recipient receives then they will need to pay their client contribution into their chosen DP account by standing order. If the DP recipient receives other services in addition to their DP then they will be billed directly every 4 weeks for their Client Contribution by BCC.

## Top up

If a DP recipient wishes to purchase their care via a Direct Payment and the cost of this 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 standing order.

For more information please contact the team **01296 383204**.