



# **Direct Payment and Prepaid Card Pack**

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# Direct Payments Guide

A Direct Payment is money given to you by the Council to buy support services to meet your social care needs, such as support with daily living tasks, respite care and social activities.

## People who can receive Direct Payments

Direct Payments can be available to anyone who has social care needs, including carers, to purchase care. For example:

- Older people
- People with physical and / or sensory impairments
- People with learning disabilities
- People with mental health needs
- People with drug and alcohol related issues
- Parent / carers of disabled children.

## What is the benefit of having a Direct Payment

You will have more choice, control and flexibility over your social care. This is demonstrated in the scenario outlined below:

*"Simon needs support with getting in and out of bed due to his physical disability. Prior to receiving Direct Payments he had to go to bed at 7 pm. as this is the only time the agency had available. He now receives Direct Payments and employs his own Personal Assistant (PA) to provide this support at times suitable to him."*

## I want the flexibility of a Direct Payment but I don't want to administer it - what can I do?

You can nominate someone else to receive and manage your Direct Payment on your behalf. This is referred to as a "Nominated Person". You will still make decisions about how the personal budget is used, but the nominated person will arrange the care, administer the payments and keep records of any expenditure on your behalf. Please tell your social worker if you would like a nominated person to manage your Direct Payment on your behalf and they will organise the relevant paperwork. The nominated person will need to provide the relevant identity documents in order to manage the Direct Payment on your behalf.

## Who is a 'nominated person'?

A nominated person is someone who is appropriate to act on your behalf in the context of receiving a Direct Payment and arranging services to meet your needs of the service user as defined in the support plan. They must be 18 or over. A proposed nominated person will be assumed to be suitable unless it is demonstrated otherwise.

## **What you can buy with Direct Payments**

Direct Payments can be used to pay the wages of a Personal Assistant or care agency invoices or to purchase other services. Direct Payments are available to meet social care needs usually met by the Council, but not to replace services arranged by other parts of Council or the NHS.

Here are some examples of things you **cannot** purchase using Direct Payments:

- Health care, such as physiotherapy, hydrotherapy, specialist nursing
- Housing costs, household bills
- Household items, such as food, alcohol or clothes

## **Do I have to have Direct Payments?**

No, it is entirely your choice if you feel Direct Payments is appropriate for you. You can stop Direct Payments at any time if you no longer feel it is meeting your care and support needs.

## **Will Direct Payments affect my benefits?**

No. Direct Payments are ignored in calculating social security benefits such as Income Support, Family Credit, Housing and Council Tax Benefits. The Inland Revenue also disregards Direct Payments when working out your taxable income.

## **Will I have to complete tax returns?**

No, you can use a payroll service which will calculate your tax every quarter and liaise with the Inland Revenue on your behalf.

## **Will there be a lot of paperwork / forms to fill in?**

When you first start Direct Payments you will have some forms that need filling in. The Social Worker and Direct Payments Team will support you with this. Once your Direct Payments are up and running, there should be very minimal paperwork to complete.

## **How do I account for my Direct Payments?**

As part of having Direct Payments you will be expected to supply supporting information to evidence the services you are purchasing to meet your assessed needs. The information you need to provide for example are receipts, invoices and payroll records relating to the payments made from your prepaid card. The full details of the information you will need to provide and how you can supply this will be in the Direct Payment agreement you receive when your DP is being arranged. The Direct Payments Team will carry out initially a monthly audit on your account and support you through this process. The audit will evidence where and how you have spent the Direct Payments money.

## **Can I employ a relative?**

You cannot usually employ a relative / partner if they live in the same house as you. This may be considered in exceptional circumstances and would have to be agreed with your social worker and is on a case by case basis.

## **Can I pay my Personal Assistant with cash?**

No, Personal Assistants must be paid either by cheque or transferring the payment through the bank, by Internet banking for example. All Personal Assistants must be registered with the Inland Revenue and will pay Tax and National Insurance on their earnings where applicable.

## **Can I have Direct Payments and care services from the Council?**

Some of your care and support package can be provided using Direct Payments and some can be organised by the Council. This is known as a mixed package of Care.

## **Can the council see what I am spending the Direct Payments on?**

Yes. We can view regular reports of the money spent from each prepaid card and the balance held on those cards. This helps us to monitor the activity on the cards and quickly identify situations where we may need to contact someone to discuss their expenditure.

## **Are Direct Payments available for someone without capacity?**

Yes, if a service user without capacity has an 'official representative' in place, they will be given first refusal to manage a Direct Payment. Official representatives are people with: Registered Lasting Power of Attorney (LPA) for 'Property and Affairs' or 'Personal Welfare', Registered Enduring Power Attorney (EPA), Court of Protection Deputyship.

This does not include 'appointeeship' from the Department of Work and Pensions. Alternatively, a suitable person may be authorised to manage the Direct Payment on the service user's behalf.

Alternatively, you can have a 'Managed Account' where a 3<sup>rd</sup> party will manage your Direct Payment on your behalf. There are different levels of managed accounts available and this will need to be discussed and agreed with your Social Worker.

## **Everything you need to know about Prepaid Cards**

### **What is a prepaid card?**

A prepaid card is similar to a debit card, which is given to you by the council, for you to pay for the social care support identified in your support plan. With a prepaid card, there is no requirement for you to open a bank account.

## **How does the prepaid card work?**

The card works just like any of the other bank debit cards we use in our everyday lives. If you wish to purchase a product or service you can use the card in person, by phone or over the internet.

You can use the card to make either one-off or regular payments. You will only be able to make purchases when there are sufficient funds on the card.

Your card will be set up for you by EML (EML Payments Ltd) on behalf of the London Borough of Hillingdon. You can view all your spend activity online and this information is retained and available to print at your convenience.

## **What can I use my prepaid card for?**

You can use your prepaid card to buy the services that meet the needs that are set out in your support plan. For example, buying care from an agency, paying for educational needs, transport and/or leisure activities that will meet your assessed needs and as agreed in your support plan. You can also use the card to purchase any support that you need to manage your Direct Payment which will also be included in your support plan. The card can also be used to make payments to your personal assistants. If you are eligible for continual health care funding from Hillingdon CCG and in receipt of a Personal Health budget you can also purchase services to meet your health needs. The cost of these will then be deducted from your prepaid card.

You are not able to use your card on anything that is illegal or for any service, activity or product that does not meet your assessed social care needs and outcomes. You will also not be able to withdraw cash using your card because we want to help to reduce the amount of paperwork you have to keep for audit purposes

If you need to pay your personal assistants from your prepaid card, we recommend that you use a payroll provider that can take the necessary funds from your card and pay both your personal assistants and the related payroll taxes directly. All you will need to do each month is submit the timesheets to the payroll provider who does everything else. This is particularly helpful if you do not have internet access. Details of payroll providers can be found on the Approved Provider List or [www.careandsupport.hillingdon.gov.uk](http://www.careandsupport.hillingdon.gov.uk)

## **How often is my personal budget money loaded onto my prepaid card?**

Your personal budget money will be transferred to your prepaid card every four weeks and in advance of the period the money is intended to cover. You will be advised of these payment dates.

## When will I receive my prepaid card?

Once your Social Care support plan/Educational Health Care Plan/Personal Health Budget plan has been agreed with the council/or responsible CCG and you have decided that you will receive your personal budget via a Direct Payment, the process of setting your card up and sending it to you will take approximately two weeks. We will then inform you when you can expect the first transfer of money onto your prepaid card.

## How do I activate my prepaid card?

Once you receive your card from EML you will receive a covering letter which outlines how you activate your card.

In order to use your card you must first follow these simple steps:

1. Sign your name on the reverse of the card.
2. Activate your card and get your PIN by phoning any of the following numbers:

**+44 (0)203 327 1991**  
**+44 (0)203 468 4112**  
**+44 (0)207 183 2248**

You will be asked to enter the 16 digit card number on the front of your card and your date of birth. Once you have entered this information correctly your card will be activated and your PIN will be revealed. Please keep your PIN safe and do not share it with anyone.

Once you have completed these steps your card will be ready for use.

For full Terms and Conditions for your card, information on usage, fees and charges, help and FAQs, please see the website **[www.prepaidfinancialservices.com/hillingdon](http://www.prepaidfinancialservices.com/hillingdon)** or call their customer services on **+44 (0)207 127 4178**.

If you wish to access your card account online you will need to login at the following website:

**[www.prepaidfinancialservices.com/hillingdon](http://www.prepaidfinancialservices.com/hillingdon)**

In order to provide a more secure log in, you will need to create a username and password for your card. You can do this by using the 'I do not have a username and password link at the bottom of the login box, which is pictured below.

Enter your Credentials to login

Username \*

[Forgot Username?](#)

Password \*

[Forgot your password](#)

Login

[I do not have a username/password](#)

## Where can I use my prepaid card?

You can use your prepaid card anywhere that displays the MasterCard acceptance mark. You can also login to your online account and make payments to any UK bank account directly.

## Can I overdraw my prepaid card?

No. You can only spend the money that is currently available on your prepaid card.

## Can I transfer my own money onto my prepaid card?

Yes you can transfer funds from your bank account via a bank transfer. This could be your assessed contribution towards your care or a top up in order to pay for additional or more expensive care. This can be done using your own online banking facilities or contacting your bank over the phone or in person.

The sort code and account number that you need to use will be on the front of your prepaid card and are unique to you. The account name is Prepaid Financial Services and the bank name is Barclays.

Please quote your 8 digit account and 2 character payment type (total 10 characters) as a reference otherwise your funds MAY NOT be deposited on to your card. Please only use one of the following references

nnnnnnnnTP	Top-Up by service User
nnnnnnnnCC	Client Contribution



## **Where nnnnnnnn this should be your 8 digit account number**

Example:

If your account number is 00001212 and you wish to complete a Top-Up towards your care you should enter 00001212TP as your reference when making a transfer.

## **How can I access my account information and card balance?**

You can access your balance and account information by logging on at the following website [www.prepaidfinancialservices.com/hillingdon](http://www.prepaidfinancialservices.com/hillingdon) and entering your username and password. This is now necessary in order to provide a more secure log in. If you have not already created username and password for your card, you can use the 'I do not have a username and password link at the bottom of the login box.

If you need any assistance, please contact the EML Customer Service Centre on 0207 127 4178.

You can also call the EML Customer Service Centre on 0207 127 4178 or by phoning any of the numbers to obtain your balance.

## **How do I get help if I have questions about my card or a problem?**

If you have questions about how you can use your card to purchase items or services agreed in your support plan you can call EML.

For full Terms and Conditions for your card, information on usage, fees and charges, help and FAQs, please see the website [www.prepaidfinancialservices.com/hillingdon](http://www.prepaidfinancialservices.com/hillingdon) or call EML Customer Services on **+44 (0)207 127 4178**.

If you have a query about your Direct Payment please call the Direct Payments Team on 01895 556694 or 01895 277680 or email [directpaymentsteam@hillingdon.gov.uk](mailto:directpaymentsteam@hillingdon.gov.uk)

## **Contact details**

EML Customer Service and lost card line

**0207 127 4178**

EML numbers

**0203 327 1991**

**0203 468 4112**

**0207 183 2248**

## **Are there any fees for using my card?**

There are no fees for making purchases or using the card online to pay organisations that accept MasterCard cards or for making payments from your prepaid card to your personal assistants or to an agency.

We will provide your card for free and replace it every 2 years when it expires if you still have a Direct Payment.

However, if you lose your card or it is stolen, there may be a small charge to replace it. Details of this cost will be in the terms and conditions provided for you by EML.

For the first time this happens there will be no replacement cost but any other subsequent occasions there will be a £3.99 charge for this service.

### **Can I change the PIN assigned to me?**

You are not able to change the PIN that is assigned to you

If you have forgotten your PIN you call one of the numbers located on the letter delivered with your card. These numbers are available 24 hours a day.

If you have lost your PIN number or feel like its security has been compromised, you can call EML Customer Services and they will send a new card and PIN to your address - you will be charged a small fee for this.

### **There is a payment I do not recognise on my prepaid card, what should I do?**

You should contact the EML customer line on **+44 (0)207 127 4178** as soon as possible to inform them of the unrecognised charge. If they cannot help you to identify the charge, they may ask you to complete a form so that they can contact the organisation that took money from your card and attempt to recover the funds. If you are uncertain how to proceed, you can call the Direct Payments Team at the council. Their number is 01895 277680.

### **What should I do if my card is lost or stolen?**

You will need to call the EML Customer Service line immediately on **+44 (0)207 127 4178** to report a lost or stolen card and to order a replacement. It is important that you contact EML as soon as you find out that your prepaid card is missing as this will help to reduce fraud.

### **Does my prepaid card ever expire?**

Yes. You can find the expiry date on the front of your card. If your card is about to expire, but is still active, please contact EML Customer Service line on **+44 (0)207 127 4178** if you have not already received a new card.

### **How do I change my address?**

If you have moved, or the address to which your card was sent has an error, please contact London Borough Hillingdon Direct Payments Team who will be able to update your details.

Contact details are 01895 277680 or email [directpaymentsteam@hillingsdon.gov.uk](mailto:directpaymentsteam@hillingsdon.gov.uk)

### **How do I purchase services online using my card?**

Purchasing online is easy with just four straight forward steps:

1. Select the service you wish to buy
2. Proceed to "check out"
3. Select Master Card as your payment option
4. Enter the 16-digit card number and the 3-digit Security Code on the back of the card.

### **What if the amount of my purchase is more than my available balance?**

In this case your whole purchase will be declined. It is not possible for your card to become overdrawn.

### **Is the card safe and secure to use?**

As with all credit and debit cards we use, every precaution needs to be taken to keep the card safe and the PIN secure. Also if you have someone who you wish to manage your budget on your behalf a card can be issued to that person instead of you having the card in your own name, provided a Letter of Authority has been completed and submitted in advance.

The card also reduces the need to carry large amounts of cash.

### **Do I need to keep receipts and documents relating to payments made from my prepaid card?**

Yes. You will need to keep copies of receipts, invoices and payroll records relating to the payments made from your prepaid card. If you have lost a receipt or if you weren't able to get one, just make a note of this and put this in with your other receipts.

We also ask that to support the spends you make using your Direct Payment you upload supporting documents in the form of invoices, receipts and any payroll records on the EML Portal. Further information on how you do this will be provided when you receive your prepaid card. We have a responsibility to make sure that your personal budget is being used to help achieve the outcomes shown on your support plan and not on other things. From time to time we may ask to see your payment records for audit purposes.

### **What happens if I go into hospital?**

If you go into hospital your Direct Payments will continue so that you can still pay your personal assistants and any other bills related to paying your PA that you might receive while in hospital. After around four weeks from your admission we will review your situation and, in conjunction with you, make a decision about continuing your Direct Payments or putting alternative arrangements in place.

If you are in receipt of a Personal Health Budget, then you can use your funds to meet your medical needs as agreed with your allocated nurse.

## **How do I transfer my financial contribution onto my prepaid card?**

Direct Payments in Hillingdon are paid net of any assessed contribution to care. Service Users will have a financial assessment to see if they can afford to contribute towards the cost of their care. If you are assessed as being able to make a contribute towards your care, you will need to load this contribution directly on to your prepaid card in order to have the correct amount to purchase your care, for the period the care relates to.

You can transfer money to the EML prepaid card using your own online or telephone banking facilities or by going to your bank. You will need to use the last 8 digits of your EML prepaid card number as a reference and as soon as it has cleared to the EML account, EML will load the money onto your card.

Either you or the suitable person who is responsible for the card will have their own account number (which is the last 8 digits of the cardholder ID). The sort code remains the same for everyone which is 23-75-24.

You or the suitable person will then go to your personal bank and use their preferred way of banking i.e. online, telephone or in the bank. You will then need to make a transfer from your personal bank to the dedicated sort code/account number for your prepaid card.

Once the funds clear with EML the funds are automatically loaded to a wallet and then automatically loaded to your card (this is within 4 hours of us receiving the funds). There would be no charge from EML to do this however depending on the bank you use and bank from they may charge for the transfer.

Please note that if you do not pay your assessed contribution to care on to your prepaid card, you will not have enough money to purchase the care you have been assessed as needing. If you employ a personal assistant, this may mean that you will not have enough money on your card to pay their wages. Therefore, it is very important to pay your contribution on to your card on a regular basis.

Contributions are monitored and if the Direct Payments Team note that you are not paying your contribution, your case will be reviewed.

If your contribution amount changes, you are responsible for changing the amount you pay on to your prepaid card and making additional payments to cover any backdated changes.

## **Can the council take money back from my prepaid card?**

The council will only take money back from your prepaid card if your Direct Payments cease. Some examples of when this might occur are if you move out of the borough or if you die.

If we notice that the balance on your prepaid card is increasing and is becoming excessive compared to the expected costs in your support plan, we will contact you to discuss the situation to ensure you are receiving the support you have been identified as needing. We will then agree a plan with you to reduce the balance on your card in line with your support plan – this may require you to make a payment back to the council. In such circumstances we will not take money directly from your prepaid card. As a result of our discussions with you, we may decide that your support plan and possibly your needs will require review and revision.

## **What happens if I die?**

In the unfortunate circumstances of your death we will cease your Direct Payment from the date of your death, close down your prepaid card and recover any remaining balance back to the council. We will then write to your next of kin or your executor and ask them to determine how much needs to be paid to terminate your support plan arrangements. This might include your last agency invoices or final payments, including notice pay and redundancy payments to any personal assistants. We will then arrange to pay this amount directly to your estate to settle these outstanding costs.