

Kent County Council

# Your guide

## to direct payments.

Providing you greater choice and control over the care you receive.

Nov 2020

[www.kent.gov.uk/careandsupport](http://www.kent.gov.uk/careandsupport)




# About this booklet

This booklet is an introduction to direct payments and is produced by Adult Social Care and Health.

If it does not give you all the information you need, please contact us, our details are at the end of this booklet

This booklet is available in alternative formats and can be explained in other languages.

 Telephone: 03000 41 61 61 or  
Text Relay: 18001 03000 41 61 61

For more copies of this guide please email:  
[socialservicesleaflets@kent.gov.uk](mailto:socialservicesleaflets@kent.gov.uk)

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# Part 1

## What are direct payments?

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### 1. What is a direct payment?

Direct payments are local council payments for people who have been assessed as needing help from adult social care, and who would like to arrange and pay for their own care and support services instead of receiving them directly from the local council. Having a direct payment gives you choice and control over how you organise, buy and manage your care and support.

### 2. How you can use direct payments

A person must have been assessed as having eligible needs to receive a direct payment and the payment must be used to purchase the services that will meet the person's needs. You will need to show within a care and support plan how the direct payment will be used to meet your assessed needs.

A range of support services are available, and direct payments can be used to buy either all of the support that a person has been assessed as needing, or just part of that support.

However, can include:

- Personal care and assistance to help you to live in your own home
- Short breaks and respite care
- Support to access community, social and leisure activities

- Support for carers
- Items of agreed equipment

A person may wish to use their direct payment to employ a Personal Assistant/s (PA) to help them with meeting their needs. If you would like more information about Personal Assistants and Self-Employed Personal Assistants, you can talk to your practitioner/ social worker or contact the Direct Payment Support Team. The Direct Payment Support Team can provide information on becoming an employer and can help you with recruiting a PA.

### 3. How do I get a direct payment?

You will have a needs assessment and a financial assessment to determine if you are eligible for ongoing support from us and if you are required to make a financial contribution. If you are eligible for ongoing support you will be given a personal budget, you will need to show how you intend to spend the budget within a care and support plan which will need to be agreed with your practitioner. You can choose how you wish to receive your personal budget from a range of options which includes direct payments, or you may choose to use a combination of options for different elements of your care and support.

If you are required to make a financial contribution, this will pay for the first part of the care, with KCC contributing the balance of the personal budget. If you choose to receive all your personal budget as a direct payment your contribution will need to be paid into the direct payment account. Without this you will not have enough money to pay for the support you need.

Your direct payment method will be by the Kent Card: This is adult social care's primary method for providing a direct payment. The Kent Card is a CHIP and PIN prepaid card. The direct payment is loaded onto your Kent Card. You manage this money and use it to purchase your support. You can use the card on the internet, the telephone or face to face. It is like a debit card so you cannot run up a debt on it.

You can view your Kent Card statements online or choose to receive monthly statements to help you manage your direct payment. You can also have your direct payment sent to a bank account, this would need to be a separate account from any other bills or payments.

#### **4. What does direct payments involve?**

With support and information, most people can manage direct payments. You need to keep records and receipts to show how you have spent your direct payments at regularly planned reviews. You will then have the freedom to arrange your own care and support that best meets your needs.

#### **5. More information**

Information online:

Social care: [www.kent.gov.uk/adultsocialservices](http://www.kent.gov.uk/adultsocialservices)

Direct payments: [www.kentdp.co.uk](http://www.kentdp.co.uk)

#### **Direct Payment Support Team:**

Kent's Direct Payment Support Team can provide information on all aspects of accessing and using direct payments. The team can provide support for people who have chosen to recruit and employ a Personal Assistant/Carer. This can include help with:

- Recruiting and employing a Personal Assistant
- Information on Self Employed Personal Assistants
- Information on Direct Payments

# Part 2

## Managing your Direct Payment Records

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The following information is about the direct payment records you must keep if you have direct payments from Kent County Council. By law, we must monitor the financial records of people who have direct payments. Where you employ your own staff, you also need to follow any rules of HM Revenue and Customs about tax and National Insurance

### **1. Where you can get information about direct payments**

Kent County Council has a Direct Payment Support Team to provide information and support to people who would like to have direct payments, or who are already receiving them.

The Direct Payment Support Team can give information on keeping direct payment records and how to recruit personal assistants and the responsibilities of being an employer.

You can contact the Direct Payment Support Team yourself or ask your practitioner to refer you.

See end of the booklet of how to get in touch.

### **2. Why Direct Payment records are important**

It is important that you manage the direct payments properly so that you are able to get the care and support that you need, as shown in your care and support plan. You must provide us with details of how you are

spending the direct payment. The Direct Payment Support Team will contact you when they need to check your records which will be at regular intervals.

You must keep all records such as bank statements, invoices, bills, cheque stubs, wage slips, receipts, and so on. You must also be prepared to share any, or all of these, with us if we ask.

### **3. The minimum Direct Payment records you need to keep**

Keeping direct payment records will help to protect you, the money you use to buy your care and support, and the people you pay to provide you care. We suggest that you keep monthly records to make it easier for you to keep track of your income and spending.

When you receive direct payments from us you will need to keep:

- a copy of your support plan (your Practitioner will give you this).
- a bank or building society bank statements
- bills and receipts; and
- petty-cash receipts if you have to make any payments in cash.

If you receive your direct payment through the Kent Card, Kent County Council will be able to view the bank statements online therefore reducing the amount of paperwork you need to maintain. However, you should keep these statements for your own records.

If you employ your own staff, even if they are only temporary, you will also need:

- a list of their names and addresses;
- a signed HM Revenue and Customs P45 or P46 for each of your staff and a salary and wages book, or individual deductions working sheets (please note a payroll organisation

can help with this and you can find out more information from the Direct Payment Support Team )

- employment contracts for each person;
- Insurance documents; and
- time sheets that your carers must fill in and sign.

If you do not employ the person to provide your support, you must ensure that the person or organisation providing the support accepts and acknowledges in writing that they are not employed by you and also has relevant and sufficient insurance, skills and qualifications, DBS checks and work permits from the outset and you must check on a regular basis that such cover remains in place and, when necessary, is varied in accordance with changes to the support provided. You are reminded that an individual can be registered as self-employed but regarded as employed on a specific contract (or "set of contractual terms"). If there is any doubt about whether the terms and conditions under which a worker is carrying out their duties are those of self-employment, then you as the engager are responsible for seeking advice from the HMRC.

### **4. Giving us information about how you have paid for your care and support**

Within six months from the date you first receive your direct payment there will be an initial check to see how you are managing the direct payment. Following this we shall write to you at regular intervals requesting that you return original bank statements and documents that relate to the direct payments you receive, for example: receipts and bills in a prepaid envelope. Once KCC has completed the check these will be returned to you.

If you do not make the information available on request, we shall look into this and may stop the direct payment.

If you receive your direct payment through the Kent Card you will not be asked to send the bank statements as KCC can view these online. However, you may be asked to send in receipts to show how cash has been used.

If you need help with this, you can ask the Direct Payment Support Team or friend or family member to help you.

## **5. What does KCC do with this information?**

KCC will use the bank statements and documents to complete direct payment monitoring. The monitoring will:

- Check that you are paying your assessed financial contribution.
- To ensure you are using the direct payment as set out in the care and support plan.
- To check if there is any money building up in the account – if you have more than 4 weeks balance on the account you will need to highlight the reasons. It could be that you have not used the direct payment due to hospital admission therefore we may seek to reclaim this surplus money. Or money may be reserved to cover PA holiday pay, bills you have not yet paid or cheques that have not yet cleared. However, it may also mean that your care and support plan needs to be reviewed. Your practitioner will look at this with you.

## **6. Making payments from your care payment account**

Wherever possible, you should pay for care and support by CHIP and PIN, online banking, direct debit or cheque. Do not make any payments with your direct payment that are not included in your agreed support plan.

We recommend that you do not make cash payments.

You must keep the original paperwork as proof of your payments (for example, wages and salary records, bills, receipts and claim forms). You should not pay any bills that are photocopied, unless you are sure you have lost the original and you have not paid it yet. Before making a payment, you should check that:

- Any bill shows the name and full address of the person providing care.

- It adds up correctly.
- It is for a service you have already received; and
- The payment is due.

## **7. Employing your own staff – Salaries and wages**

As an employer it is important that you keep to relevant employment and tax laws, otherwise you could find yourself having to pay expensive interest and fines, or possibly have legal action taken against you. Also ensure you keep documents relating to insurance (public liability/employers' liability). The Direct Payment Support Team can provide information on employing Personal Assistants.

## **8. Checking your payment account statement against your records**

When you receive your bank statements you should check them against the bills and receipts you have filed. If you do not recognise a payment that has gone from your direct payment account, you should contact your bank or building society straight away.

## **9. How long you need to keep your records for**

You or your nominee must keep all supporting documents relating to the direct payment and the provision of the support for at least six complete financial years from the date of the payment, even if the payments have stopped

## **10. What to do if things go wrong**

If you have a problem and it directly affects your ability to pay for your immediate care needs, you must tell your Practitioner at once.

# Part 3

## Kent Card FAQs

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### 1. What is a Kent Card?

The Kent Card is a pre-paid debit card which is loaded with your direct payment funds as per your care and support plan. You can only make payments with the Kent Card, as agreed in your care and support plan, when there are sufficient funds on your Kent Card. You will not be able to spend more than the amount held on your Kent Card account.

The card works just like any other bank debit card. If you wish to buy a product or service you can use the card in person, over the internet, or by using the telephone.

### 2. Does it have a credit limit?

No, it's not a credit card and carries no credit limit. You cannot spend more money than is held on the Kent Card account. The card will be loaded with funds by KCC and any you will only be able to spend those funds (plus any contribution you load on to your card).

Any transaction that is for a higher value than the total funds held on your Kent Card will be declined.

### 3. How do I get help if I have questions about my Kent Card?

If you have questions about your Kent Card, please contact the Pre-paid Financial Services (PFS) customer services team on 020 7127 4395.

### 4. Are there any fees for using my Kent Card?

There should be no fees to the cardholder for making purchases or using the Kent Card online, at a shop, or via the phone. Please check with the provider prior to issuing payment to ensure they do not charge you for using your Kent Card. This is because transaction charges may be incorrectly applied to your card by some providers. If the provider does advise that a transaction charge will apply, please be aware of transaction charges on statements. To avoid additional charges please use the free payment options available. You can either make a telephone call to PFS to make the payment or make the payment online.

Fees incurred by some card machine/ point of sale payments Please note some providers may charge you for making payment via a card machine. This is because the card machine provider may charge a transaction fee that is then passed onto you. Fees can vary from 1% to 2.5% of the total amount you are paying. As an alternative please use the phone or online methods as these two are both free.

### 5. Can I change the PIN assigned to me?

No, unfortunately you are not able to change your PIN number. You will be issued a new PIN for any replacement card.

### 6. I have forgotten my PIN number, what do I do?

If you have forgotten or lost your PIN please call IVR\* on: 020 3327 1991 and retrieve your PIN.

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

If your Kent Card has been lost or stolen or you believe its security has been compromised, you must inform PFS immediately on 020 7127 4395. A new Kent Card will be ordered and delivered directly to your address.

## **8. How long will it take to replace the Kent Card?**

It normally takes up to 10 working days.

## **9. What happens if I change my address?**

You must notify your Practitioner or case management team immediately, so your records are up to date.

## **10. Does my Kent Card ever expire?**

Yes, you can find the expiry date on the front of your Kent Card. You can use your Kent Card until the end of the month as stated on the front of the card.

A new card will be reissued before the end of the month the card is due to expire in. We recommend you activate your new card as soon as you receive it. Once you have activated your card the balance will be transferred to the new card so you can start using your Direct Payment immediately.

If you haven't received your new card by the end of the month, please call: 020 7127 4395

## **11. What happens if I no longer want to receive a direct payment and have no need for a Kent Card?**

If a direct payment is no longer needed, then please contact your Practitioner to discuss. If a direct payment ceases, the Kent Card account will be closed and no longer be available to use. The Kent Card can be destroyed by shredding, or by cutting it along the magnetic strip into small pieces.

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

In this case, your payment will be declined. You will either have to wait until your Kent Card is reloaded or arrange for emergency funding to your card by speaking with your Practitioner. Also check you have paid your KCC contribution onto your Kent Card prior to making payments. Your contribution must be paid on to your Kent Card. It must not be paid direct to a PA, or to a provider.

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

As with all cards we use, every precaution needs to be taken to keep the Kent Card safe and your PIN secure. Please refer to the cardholder terms and conditions. The Kent Card aims to reduce the need to carry or hold large amounts of cash.

Please note: care providers or personal assistants (PAs) should not hold or use your Kent Card and PIN number. This will breach section 7.1 to 7.8 of the Terms and Conditions, as they are not an approved cardholder.

If someone does know your Kent Card PIN number and account details please contact PFS to replace your Kent Card.

## **14. Online Payments**

PFS use a 3D secure system to enable you to make payments safely, ensure nobody else is accessing your funds and to reduce fraud.

If you need to purchase something online, you must register your mobile number or email address with PFS. Then when you make an online purchase PFS will confirm your ID by sending you a One Time Password (OTP) to be entered to authenticate you are the cardholder and complete the online transaction.



## 15. What if I have a problem?

If you have a query about the Kent Card, or you have an unknown transaction on your card account, or a transaction has been declined but you still have funds on your Kent Card account, then please call the PFS Customer Service Team on 020 7127 4395.

If you have overpaid your care provider, they can refund directly back onto your Kent Card via a BACS payment. Please check your account to ensure payment has been received.

## 16. What is the cost of using a Kent Card?

There are no charges to you for using a Kent Card. Please check with your providers before making a payment as some providers are charging. To avoid charges, please contact PFS Customer Services Team for advice or use the free payments methods by phone or online.

## 17. Can I pay money directly to a bank account from a Kent Card?

Yes, you can pay someone else directly into their bank account from your Kent Card. Therefore, you can pay personal assistants using the Kent Card.

BACS payments from other people can be made onto your Kent Card. So refunds can be issued back if needed.

## 18. How can I pay my Financial Contribution?

If you are required to make a financial contribution or want to top up your direct payments account, you can do this in two ways:

### 1. Set up recurring payments in your bank – to set up the standing order you will need to provide the following information:

- **Name:** Your name as shown on your Kent Card
- **Sort Code:** 23-75-24
- **Account Number:** This will be the last 8 digits of the cardholder ID. This can be provided to you by contacting Prepaid Financial Services on 020 7127 4395. Please note the cardholder ID is not the long number on your card
- **Payment Reference:** Last eight digits of the cardholder ID and payment type\* Please note the cardholder ID is not the long number on your card.

\*Each payment type has a corresponding reference:

CC – Client contributions  
TP – Top ups

*Example:*

If the account number is 00000254 and you wish to complete a transfer of Client Contribution, you will need to enter 00000254CC as your reference.

### 2. Load the Kent Card with cash at a Post Office – take the card into a Post Office and hand the Kent Card and cash funds to be loaded to the Post Office cashier. Ask for a receipt as proof of the transaction and for your records. Funds will be added to the Kent Card the following business day.

Please note: your contribution must be paid on to your Kent Card. It must not be paid direct to a PA, or to a provider.

## 19. Payment Types from your Kent Card

### Variable Payments

Variable payments will be necessary where you have variable hours of care provided each month. You will be required to pay a different amount each month on the receipt of an invoice or when your PAs' pay has been calculated. You can pay this online or by phone and will need to do so every month/4 weeks.

### Recurring payments

Direct Debits are an arrangement with an organisation such as a provider to withdraw an agreed regular payment from your Kent Card. A direct debit mandate needs your signature authorising the provider organisations to take the agreed amount from your account.

For example, if your care package costs you £50.00 each month, you can agree for that amount to be taken each month from your account by the provider organisation. Your provider organisation can only request the agreed amount to be paid to them. If they want to change the amount or the date of payment, then the provider has to talk to you first and get your authorisation before the new amount will be paid.

Please be aware that direct debit requests for payment can fluctuate based on the level of care you receive and associated costs. Please ensure you do not exceed your budget if you select this option.

**Standing Orders** are a similar arrangement to a direct debit but controlled by you rather than the recipient of the payment i.e. your care provider. The amount will be fixed and can only be amended by you.

For example, if your care package costs you £50.00 each month, you can set up a standing order for £50 every month. If your provider asks you to amend the payment amount you will need to

arrange this directly either by logging onto the PFS portal or calling PFS directly.

## 20. Statements - how can I access them?

To view your pre-paid card statement there are two options, and your preferred method can be stated when you first apply for a Kent Card.

The options are online or via post.

Balance checks can be made via an ATM machine if cash withdrawals are enabled on your card.

## 21. Receipts and uploading supporting documents

All receipts need to be kept to enable KCC to carry out routine financial monitoring checks and to ensure your support plan is meeting your current needs. KCC will review within six months of your first payment to ensure all transactions made on your account meet your identified needs and will continue to review at regular intervals after this. If any unspent money remains, we will reclaim this.

### Uploading supporting documents

KCC carry out direct payment monitoring reviews and to enable you to easily provide receipts and documents you can upload invoices on to your online PFS account.

Once you have logged in please use the 'upload supporting documents' tab on the left of the screen. Then you can upload a copy of the receipt or invoice that can be viewed speeding up the monitoring process and means you will not need to post supporting evidence to KCC.

## 22. Nominated Person

You may wish to nominate someone to support you with managing your Kent Card and direct payments. This must not be your personal assistant or care provider. The nominated person will be able to help you make payments from your Kent Card to care providers or to your PAs, in line with what has been agreed on your support plan. The Kent Card will be in your name, not the nominated person's name. If your nominated person misuses the card, you will be held liable for any money that needs to be repaid to KCC.

## 23. An Authorised Person

This is someone who agrees to manage a direct payment for a person who has been assessed as lacking capacity according to the Mental Health Act 2005. The authorised or suitable person will act in the adult's best interest and manage the direct payment solely on their behalf. A Practitioner will determine who can act as an authorised person. In this case, the Kent Card will be in the authorised/suitable person's name.

## 24. What is IVR?

Interactive voice response is a technology that allows a computer to interact with humans through the use of voice and DTMF (dual-tone multi-frequency signalling) keypad inputs.

It means you can use your telephone to navigate your way through a computer by either selecting the numbers on your telephone keypad or by using simple voice commands.

## 25. \*Why do I need to call the IVR?

Certain functions can only be carried out using the IVR. These include:

**PIN retrieval**- Your PIN is no longer sent using surface mail. Surface

mail can be intercepted and is therefore not secure. To obtain your PIN, you must use the IVR.

**Kent Card activation**- When your Kent Card arrives, it is not activated for security purposes. You need to activate your Kent Card using the IVR. This needs to be done only once for each Kent Card.

**PIN recall** - You can retrieve your pin from the IVR if you have forgotten it.

**Check your balance** - You can also check your balance as well as report your card lost or stolen using the IVR numbers.

## 26. What number do I dial to access the IVR?

020 3327 1991

This number is available 24 hours a day, every day and the instructions are in English, Spanish and French. If you only require support in English, then you can call between Monday to Friday (except on Bank holidays) between 08:30-23:00 (for other languages between 09:00-18:00) on 0207 127 6804.

## 27. What number do I dial for the SMS service?

07860024405 - This is an automated SMS Text Service number that you can use 24 hours a day, every day to request your PIN. You can use this number to activate your Kent card and you will receive a text with your PIN.

## 28. What command do I use for the SMS service?

In order to request your PIN, you must send an SMS text message to the number 07860024405.

The command (i.e. the text you send) to request PIN should be in the format - <PIN><space><Last eight digits of your card number on the front of your card with no spaces>

Example : PIN 44533755

## 29. What if I prefer to communicate if a different way?

You can communicate with us in one of two ways;

1. TextBox, on your textphone / minicom by dialling 020 8964 6333.
2. TexMee, by downloading the TexMee App from Google Play or App Store.

## 30. I have received my Kent Card, now what do I do?

Using the Kent Card is very simple. However, before you start using the Kent Card you must complete the following steps:

- Sign the signature strip on the reverse of the Kent Card
- Activate the Kent Card and obtain your PIN using the telephone via IVR.

### Useful Contact Details:

**PFS Customer Services Team:** 0207 127 4395

**Lost or stolen:** 0207 127 4395

**IVR:** 020 3327 1991

**SMS services:** 07860 024 405

**Text box / texphone / minicom:** 0208 964 6333

# Part 4

## Direct payments starter checklist

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On the next two pages is a checklist for you to work through and make sure you have completed all the tasks you need to ensure your direct payment is set up correctly.

## Direct payments starter checklist

Task	✓
Your Practitioner will need to approve and sign your support plan.	
Complete your support plan which will show how you want to use your direct payment.	
Once your support plan has been approved you will need to sign the plan	
Set up a separate bank account or if you would like your direct payment paid onto the Kent Card your Practitioner/Direct Payment Support Worker will complete the application.	
Direct Payment Agreement – have you read the terms and conditions and signed the form?	
Do you understand how your direct payment will be monitored by Kent County Council?	
Set up your care and support as set out in your plan - the part that will be managed through a Direct Payment.	
If you are receiving your direct payment onto the Kent Card: <ul style="list-style-type: none"> <li>• Has your Kent Card arrived?</li> <li>• Have you activated the Kent Card?</li> </ul>	
Make sure you set up your financial contribution payments into the direct payment account which should be every 4 weeks	
Keep all bank statements and invoices.	
First direct payment review will take place within three months after your payments from Kent County Council have started. Someone from the Direct Payment Support Team will phone you	

Notes





# How to get in touch with us

If you would like more information on any of the topics covered in this booklet you can contact the Direct Payment Team.

-  03000 413 600 (Direct Payment Team Helpline)
-  [direct.payments@kent.gov.uk](mailto:direct.payments@kent.gov.uk)
-  [www.kentdp.co.uk](http://www.kentdp.co.uk)

Direct Payment Support Team  
Access to Resources  
4th Floor Invicta House  
Maidstone  
Kent, ME14 1XX

If you need to contact or more information on adult social care and health

-  **03000 41 61 61** (if you live in Kent)
-  **01634 33 44 66** (if you live in Medway)
-  Kent and Medway **out of hours** service: **03000 41 91 91**
-  Text relay service: **18001 03000 41 61 61**

A text relay service is available for deaf, hard of hearing and speech impaired customers and is available 24 hours a day, 7 days a week.

-  [www.kent.gov.uk/careandsupport](http://www.kent.gov.uk/careandsupport)
-  [social.services@kent.gov.uk](mailto:social.services@kent.gov.uk)

Visit your local gateway ([www.kent.gov.uk/gateways](http://www.kent.gov.uk/gateways))

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