



Glasgow City Health and Social Care Partnership
Self-Directed Support - Individual Budget
Direct Payment Scheme

Financial Procedures for Service Users
SDS-03

Version 8
August 2021

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1. **Introduction**

These procedures outline the financial management arrangements for operating the Self-Directed Support, Direct Payment Scheme and will assist you to manage your Direct Payment. They should be used in conjunction with your Payment Agreement, and further guidance can be obtained from your Care Manager and/or Support Organisation.

As the Direct Payment Scheme develops these procedures may be subject to change. We will advise you in writing of any changes.

Direct Payments are facilitated via a Prepaid Card scheme. Our Prepaid Care Provider is allpay Ltd.

2. Your Personal Financial Contribution

Everyone who accesses an SDS Budget is assessed for a financial contribution towards the cost of their support. Your care manager will discuss with you the financial assessment process and any contributions due to be paid by you.

Any financial contribution you are due to make will be shown in your Payment Agreement.

If you are due to make a financial contribution, this will be deducted from the Direct Payment amount paid by Glasgow City Health and Social Care Partnership (GCHSCP), before payment is made to your Prepaid Card Account.

You are required to 'top-up' (or pay into) your Prepaid Card Account the contribution you have been assessed to pay. You can do this weekly or 4-weekly by using the sort code and account number of the Prepaid Card Account. If you need assistance, please contact your care manager, Support Organisation or the Finance Team (see Appendix B).

This makes up the total Direct Payment amount, which is then used to purchase your care & support as agreed in your Support Plan. Please see example below.

EXAMPLE for illustration only		<u>Annually</u>
Agreed Individual Budget paid by GCHSCP		£20,000.00
Less Assessed Client Contribution paid by Ms A.Service-User:-		
Weekly x 52.143 weeks	- £20.00	
4-weekly x 52.143 weeks	- £80.00	£ 1,042.86
Net Annual Direct Payment to be paid by GCHSCP		<u>£18,957.14</u>
Net 4-weekly Payment to be paid by GCHSCP		<u>£ 1,458.24</u>

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Failure to pay your assessed contribution may result in your account having insufficient funds to purchase the level of support in your care plan.

Financial contributions are re-assessed annually, you will be advised in writing of any changes to this amount. You should ensure that any regular contribution payments into your account are also updated annually.

3. SDS Payment Agreement

Before the SDS Direct Payment Scheme can commence you will be issued with a Payment Agreement (sometimes referred to as the “contract”), which your Care Manager will discuss with you. The Payment Agreement will detail the basis of the Agreement, your Individual Budget, when you will be paid and general rules on how to use the money. The Agreement must be signed by you, or your financial representative, to show that you agree with the terms and responsibilities of the Direct Payment Scheme and the operation of a Prepaid Card Account.

An example Payment Agreement is included for reference in Appendix D.

4. When you will be paid

The standard payment cycle is 4-weekly in advance, with any financial contribution already deducted. Payments are made by automatic BACS payment to your Prepaid Card Account.

For each payment you will receive an email confirming the date the payment was made and how much was paid.

Alternative payment cycles can be requested if this will help with the management of your funds e.g. annual or quarterly, or to fit in with timescales for meeting the outcomes in your Support Plan. You should discuss this with your care manager when you are planning your support arrangements.

5. General Rules about How to Use the Money

5.1 Your Prepaid Card and Account

Your Prepaid Card and Account should only be used to purchase those services as agreed in your Support Plan.

Should there be any change in your needs you must discuss with your care manager to agree any changes to what is purchased using your Direct Payment funds.

5.2 Making Payments

Your Prepaid Card Account can be used like any bank account to make payments via BACS transfer, standing orders, direct debits etc.

Your Prepaid Card can also be used to make payments online, by phone or in person.

Access is available via an online 'portal' to view and manage your account or you can use various services via 'telephone banking'.

All transactions should take place via the Prepaid Card/Account.

5.3 What your Direct Payment cannot be used for

Your direct payment is Local Authority funding paid directly to you to purchase your care and support to meet your assessed needs. You are responsible for spending these funds appropriately.

Cash withdrawals are not permitted using the Prepaid Card.

Your Direct Payment cannot be used for:

- Anything which is against the law, including employment law
- Gambling
- Financial investments
- Healthcare needs that should be met from the NHS
- Paying for things that personal income should cover, such as
 - grocery shopping
 - clothes
 - alcohol & tobacco
 - personal entertainment (for example the purchase of your own concert/sporting event ticket),
 - paying for you to go on holiday (unless this is agreed in your Support Plan)
 - rent or mortgage payments
 - utility bills
 - home improvement, repairs or maintenance costs.
- You cannot normally employ your husband, wife or partner, or close relatives or their partner or husband or wife

If you are unsure about any aspect of the above you should check with your Care Manager or Support Organisation.

6. Financial Monitoring Arrangements

6.1 What Records You Should Keep

You are required to keep appropriate financial records of how your Individual Budget has been used. You must keep these for a minimum of **7 years**.

Copies of financial records may require to be provided to the Finance Team for audit purposes at any time.

Financial records should include:

- Invoices and receipts where you have purchased support from a provider agency
- Records of other significant costs and receipts (i.e. purchase of equipment, annual maintenance records etc.)
- Full payroll/employment records if you employ Personal Assistants

Employment records should include:

- Name
- Address
- National Insurance Numbers
- Date employment started and when it stopped
- Hours worked (timesheets)
- Payments received/made
- Pay as you earn tax (PAYE) and National Insurance contributions paid to the Inland Revenue
- Pension Contributions
- Staff training provided

Training will be provided to help you take on these responsibilities and manage your money effectively. Details of how to access this training are included in Appendix A.

6.2 Scheduled Finance Audits

GCHSCP is required to carry out scheduled financial checks of your Direct Payment Prepaid Card Account and you will be advised of any issues arising from these checks.

If you need support to address any issues arising from financial checks/audits you should contact your care manager or Support Organisation.

7. Changes to your Direct Payment

7.1 By Us

i. Amendments

You will be notified in writing if your payments are amended for any of the following reasons:

- your assessed needs change and this is reflected in your support plan/agreed outcomes (this includes emergency and one-off payments)
- your financial contribution amount changes as a result of a financial re-assessment
- GCHSCP agrees adjustments to be applied to all Individual Budgets e.g. for Scottish Living Wage / Provider rates increases

ii. Suspension

Your Prepaid Card and Account may be suspended if the following situations arise:

- evidence or suspicion of inappropriate/unauthorised spends
- if you do not provide appropriate financial records required for audit purposes

Suspension will only be lifted following a review with your Care Manager and full compliance with these procedures and the Payment Agreement.

iii. Redemptions

Should your Prepaid Card Account show a surplus balance in excess of 10% of your annual budget, after account is taken of irregular outgoings, you will be notified that arrangements will be made to recoup an amount directly from your Prepaid Card Account by direct redemption. This will not affect recurring payment of your Individual Budget, unless advised.

If after a sum is redeemed, you have payments still to be made and the balance remaining in your account is insufficient you should liaise with your care manager or the Finance team.

iv. Ending the Direct Payment Agreement

At any time GCHSCP may terminate the Agreement by giving one month's notice in writing if, after a review, it is believed that your needs are not being met through the provision of an Individual Budget via a Direct Payment.

Your payments will be ended, and card/account suspended without the statutory notice period if it is found that you are in breach of these Procedures or the Payment Agreement. We will write to you to advise you of this action prior to funding being withdrawn. If your Direct Payment is ended and you still have assessed needs GCHSCP will meet your assessed needs with alternative provision.

7.2 By You

i. Amendments

You must contact your Care Manager if you feel that your Direct Payment/Individual Budget is not meeting your agreed outcomes.

ii. Suspensions

You may request a temporary suspension of your payments at any time. Please contact your Care Manager to arrange this.

iii. Ending the Agreement

You may terminate the Agreement at any by contacting your Care Manager/Support Organisation or the Finance Team.

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Appendix A

Training Support

Support is provided for individuals who wish to employ a Personal Assistant using all or some of their Individual Budget. This can be accessed from the Glasgow Centre for Inclusive Living who are based at:

Crown Gate Business Centre
115-127 Brook Street
Glasgow
G40 3AP

Phone 0141 550 4455
Email gcil@gcil.org.uk

Web www.gcil.org.uk

Your Care Manager will provide you with details of the training they provide, the joining arrangements and where and when these will take place.

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Appendix B

Finance Team Contact Details

All enquiries relating to the financial aspects of your Direct Payment Individual Budget should be made to:

Glasgow City Health and Social Care Partnership
Adult Services Finance – Direct Payments
Commonwealth House
32 Albion Street
Glasgow
G1 1LH

Phone 0141 276 0905

SW_DirectPayments@glasgow.gov.uk

The Finance Team should also be contacted should you need to update any of your card details, for example, change of contact details

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Appendix C

Prepaid Card Provider Contact Details

Enquiries relating to the operation of the Prepaid Card should be made to allpay Ltd Customer Services, as detailed below.

allpay Ltd Customer Services
Phone ; 0330 808 0102
Email : prepaidsupport@allpay.net

The phone line has automated options for activating your card, balance enquiries, lost/stolen card and options to speak to an allpay Support Advisor should you wish to arrange payments over the phone.

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Appendix D

Example Payment Agreement (SDS-04)



SELF-DIRECTED SUPPORT – INDIVIDUAL BUDGET

PAYMENT AGREEMENT

Revised August 2021

(SDS-04)

This document details the main terms of the agreement between you and Glasgow City Health and Social Care Partnership (GCHSCP), including the scheme payment and the rules which apply to the use of the prepaid cards.

It is a legally binding contract committing you to all the terms and conditions of the Self-Directed Support Individual Budget Scheme. As such, this Agreement shall be governed by the law of Scotland.

In the case of a conflict between the terms of this agreement and current legislation, the legislation shall prevail.

Contents

1. Information about you and Glasgow City HSCP
2. Basis of the Agreement
3. How much you will be paid, and when
4. General rules on how to use the money
5. If the Arrangement should break down, or your needs change
6. Ending the Agreement
7. The Prepaid Card
8. Signatures
9. Comments, Complaints and Compliments
10. Contact details

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1. INFORMATION ABOUT YOU AND GLASGOW CITY HSCP

This agreement is between:

Glasgow City Health and Social Care Partnership (GCHSCP)
Adult Services Finance – Direct Payments
Commonwealth House
32 Albion Street
Glasgow
G1 1LH

(Referred to in this agreement as 'we' or 'us')

And

Name and Address of person receiving the Individual Budget and associated prepaid card. (Referred to in this agreement as 'you')

[Empty box for Name and Address of person receiving the Individual Budget and associated prepaid card]

And

Name and address of the person nominated to receive the payment into a Prepaid Card Account on your behalf (If Applicable)

[Empty box for Name and address of the person nominated to receive the payment into a Prepaid Card Account on your behalf (If Applicable)]

2. BASIS OF THE AGREEMENT

This agreement is made on the basis that:

- An assessment of your needs for community care services has been completed and that you are eligible to receive support services as identified/shown in your care/support plan.
- The payment will be made into a prepaid card account and you or your nominee are willing and able to arrange and buy the support you need using your Prepaid Card/Account.
- You are willing and able to secure the service detailed in your care/support plan yourself or with support (this may be through a representative or nominated person), and we are willing to make your Individual Budget available to you to enable you to buy the support you need.
- The Individual Budget is managed in accordance with the Financial Procedures for Service Users.

3. INDIVIDUAL BUDGET DETAILS

The amount of money you will be paid (recurring).

Annual Individual Budget		£0.00
	Per Week	
Less: Client Contribution		
Charging Policy (Interim)*	£0.00*	£0.00
Charging Policy (Assessed)	£0.00	£0.00
ILF Award (as per award letter)	£0.00	£0.00
ISF Award		£0.00
Net Annual Direct Payment to be paid by GCHSCP		<u>£0.00</u>
4 Weekly Payment to be paid by GCHSCP		<u>£0.00</u>
4 Weekly Client Contribution to be paid by Supported Person		<u>£0.00</u>

*When your financial assessment is complete, we will send you a letter with updated details.

The amount of money you will be paid (non-recurring).

As per your Care Plan	£ 0.00
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When you will be paid

The payments from GCHSCP will be made:

4-WEEKLY

Start Date:

DATE

First Payment Date:

Will be paid as soon as possible upon receipt of this signed document

4. GENERAL RULES ABOUT HOW TO USE THE MONEY

The Individual Budget is to buy the support services as detailed in your support plan/agreed outcomes.

You will be required to manage your Individual Budget in accordance with the Financial Procedures for Service Users (SDS-03). For more details, please refer to section 5 of the procedures.

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5. IF ARRANGEMENTS BREAK DOWN OR YOUR NEEDS CHANGE

If things go wrong or your needs change you should contact your Care Manager.

6. ENDING THE AGREEMENT

Either you or we may terminate this contract by giving four weeks' notice in writing to the other party.

We may terminate this agreement with immediate effect if, after investigation, it is found you are not using the money in compliance with the Financial Procedures.

Before terminating the agreement, we shall work with you to find a resolution to the issues wherever possible.

For more information please refer to section 7 of the Financial Procedures for Service Users.

7. THE PREPAID CARD

Availability

The card can be used at point of sale, online or over the telephone to make purchases. It can be used at an ATM to change the PIN only. Cash withdrawals are not permitted using the Prepaid Card.

Restrictions

There are specific merchant restrictions on the card programme, which will mean that the cards may not work within certain merchants or merchant groups. Your Care Manager will explain that your Prepaid Card should only be used to purchase the support in your care plan.

Your financial contribution

Your financial contribution, as detailed overleaf, should be paid into the prepaid card account to ensure you have the sufficient funds to meet the cost of your support/care plan.

Auditing spending on your prepaid card

Glasgow City HSCP will make regular checks to make sure you are spending your money on your assessed needs. Allpay Ltd, as the issuer of the prepaid card, are also required to carry out monitoring of your prepaid account. You may be asked for copy documentation to verify transactions made at any time, for audit purposes.

Redemption

You should be aware that you should you accumulate unused funds, GCHSCP may redeem this directly from your account. You will be advised of this prior to any redemption.

Questions

If you have any questions about your payment or have a problem with the scheme or your support, please contact your Care Manager.

If you have any problems with the prepaid card, making payments, your pin or if your card is lost or stolen you must contact allpay customer services on 0330 808 0102 or prepaidsupport@allpay.net

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8. SIGNATURES

Here, both parties are signing up to the agreement. This means that all agree to work to the detail in this Agreement and supporting documentation. Please complete either: -

Section 1 – You, the Supported Person

or

Section 2 - Your POA/Legal Guardian/Representative

AND arrange for Section 3 – Witness

Section 1- You, the Supported Person

PLEASE PRINT IN BLOCK CAPITALS

Name: _____

Address: _____

Post Code: _____

***Mobile Number:** _____

***Email Address:** _____

*Required for access to online Cardholder Portal

Signature: _____

Date: _____

Please tick boxes to confirm you agree:

I agree for an allpay Prepaid Card account to be opened in my name

I agree to manage the funds received in line with the Direct Payment Financial Procedures for Service Users

I understand that the amount of money paid will be reviewed on a regular basis

Or

Section 2 - Your POA / Legal Guardian / Representative

PLEASE PRINT IN BLOCK CAPITALS

Name: _____

Address: _____

Post Code: _____

***Mobile Number:** _____

***Email Address:** _____

*Required for access to online Cardholder Portal

Date of Birth: _____ / _____ / _____

Relationship to Service User: _____

Signature: _____

Date: _____

Please tick boxes to confirm you agree:

I agree for an allpay Prepaid Card account to be opened in my name on behalf of the Supported Person

I agree to manage the funds received in line with the Direct Payment Financial Procedures for Service Users

I understand that the amount of money paid will be reviewed on a regular basis

Section 3 – Witness

Name:	_____
Address:	_____

Post Code:	_____
Signature:	_____
Date:	_____

EXAMPLE

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9. COMMENTS, COMPLAINTS AND COMPLIMENTS

You have the right to comment, complain and compliment under Glasgow City Council's Social Work Services Complaints Procedure about the operation of this agreement. Please visit this link for more information:

<https://www.glasgow.gov.uk/index.aspx?articleid=17304>

10. CONTACT DETAILS

Enquiry	Contact	Phone	Email / Online
<ul style="list-style-type: none">Card activationPIN managementLost, stolen or damaged cardsBalance enquiries	allpay Customer Services	0330 808 0102 (local rate number)	prepaidsupport@allpay.net
<ul style="list-style-type: none">Arrange payments from your account	allpay Customer Services	0330 808 0102 (local rate number)	n/a
	Cardholder Portal	n/a	www.allpayprepaid.net/cardholder
<ul style="list-style-type: none">DP payment datesAmount paid into accountChange of Contact Details	Direct Payment Finance Team	0141 276 0905	SW_DirectPayments@glasgow.gov.uk
<ul style="list-style-type: none">SDS general advice or trainingPA recruitment and employmentGCIL Payroll Services	Glasgow Centre for Inclusive Living (GCIL)	0141 550 4455	gcil@gcil.org.uk www.gcil.org.uk

The allpay prepaid card is issued by allpay Ltd pursuant to license by Mastercard International Incorporated. allpay Ltd is a company regulated by the Financial Conduct Authority (FRN 900539) for the issuance of electronic money. Head office and registered address: Fortis et Fides, Whitestone Business Park, Hereford, HR1 3SE (Company No 02933191). Mastercard is a registered trademark of Mastercard International Incorporated.

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