Direct Payment Information Pack for Social Work and BEST Teams

What are Direct Payments?

Direct Payments (DPs) are monetary payments made by local councils to individuals who have been assessed as having eligible needs, including those who find themselves caring for others. DPs are often used to employ personal assistants (PAs), to source alternative community provision, or for the recipient to contract directly with a social care provider of their choice.

The person receiving support (or a representative acting on their behalf – usually a family member or friend) is responsible for employing any personal assistants (the responsibility includes adhering to employment legislation, HMRC and Pension Regulations) and paying employees and/or agencies they are contracting with.

Employing personal assistants and contracting with support agencies does not need to be difficult or onerous as there are numerous support services people can use to help with these matters (see Appendix 1).

Day-to-day control of the money and care package passes to the person who has the strongest incentive to ensure that it is spent properly on the necessary services, and who is best placed to judge how to match available resources to meet their own needs.

DPs bring a greater level of choice and control for individuals compared to other budget and service options.

If the person cannot or does not want to manage the DP themselves, then they can ask for a representative to manage the DP on their behalf. Most people choose a family member or a trusted friend to act as their representative.

People are able to have a mixture of personal budgets, so for example they can have a DP as well as commissioned managed services.

What are the benefits of Direct Payments?

- ✓ High level of control by the person
- ✓ Self-directed and person centred, including the opportunity to change and adapt support
- ✓ Arms-length involvement by the Council
- ✓ Budgets tend to be stable
- ✓ The person and their support circle are able to design their own support solutions rather than relying on Council contracts

Information from Think Local Act Personal tells us:

‘Large scale practice evaluations undertaken using the Personal Outcomes Evaluation Tool (POET) showed that personal budgets (including direct payments), if managed well, produce positive outcomes for people across different population groups’

'The POET evaluations also consistently showed that if people found it difficult to get a direct payment, this had a negative impact on their self-reported outcomes, so having a good process for taking a direct payment really does count'.

'More recent published research shows that despite often held views, older people can successfully take and manage a direct payment (often with the support of a family member). They can help older recipients to achieve three key aspirations commonly sought by people who draw on care and support: control over who provides their care, when it is provided, and the tasks undertaken'.

What is the role of the DP Team?

- Providing a DP support function to Social Work teams and service users across Health and Wellbeing, Children's Services and Education Services.
- Running a DP Duty system, which operates Monday-Friday during business hours, to provide advice and support to Social Workers and people in receipt of DPs.
- Recruitment support to DP recipients including drafting job advertisements, advertising PA vacancies, sending job applications, conducting DBS checks, making referrals to payroll services, producing employments contracts (including calculation of holiday entitlement).
- Meeting with people (and their family members/circle of support) referred to the team for a new DP – explaining the role of the Council, the person's responsibilities and support services available to people to help with the smooth management of the DP.
- Conducting 3 month reviews, following the start of the DP, to ensure the DP is running smoothly and the conditions of the DP contract are being followed.
- Processing increases/decreases to DPs following Social Worker/CCO reviews.
- Considering whether PAs are eligible for redundancy payments, and if applicable calculating the payment when the DPs end.
- DP induction training for new Social Workers/CCO's.
- Supporting the resolution of any payment discrepancies between the person and care agencies.
- Processing annual fee uplifts.
- Following the completion of annual financial audits, conducting audit follow ups if issues are identified, to support the person to comply with the DP contract.
- Participating in DP Case Panels and following up any actions/outcomes recommended by Panel with the allocated Social Worker.

What is the role of Social Workers / Community Care Officers?

Following a Care Act assessment, if the person is assessed as having eligible unmet needs Social Workers and CCOs are responsible for discussing personal budget options with the person and their circle of support, and supporting them to make a decision about what the best option is for them.

If the person opts for a DP, then the Social Worker/CCO should consider whether the individual or a suitable person, acting on the person's behalf, is willing and able to manage a DP (see the section on Willing and Able on page 4).

If a DP is chosen, once a support plan has been completed and uploaded to SystmOne (with the weekly and annual budget recorded on the plan) and a referral for a financial assessment is work flowed to Financial Support Services (FSS), then the Social Worker/CCO should:

- Add the service to SystmOne.
- Seek approval on the system from their manager.
- The service should then be work flowed to the Direct Payment Team, using workflow 'DP Referral'.

Once the DP is up and running, Social Workers/ CCOs are responsible for reviewing the support plan periodically (as per the reviewing processes used by Social Work teams). The review should consider how the DP is working, whether it continues to be the best personal budget option for the person and whether the budget continues to be at the appropriate level to meet the person's needs; this can be done by having a conversation with the person and their representative or circle of support about the outcomes that were agreed on the support plan and how the spending of the DP has helped the person make progress with achieving the outcomes.

When undertaking the review, the Social Worker/CCO should reference the most recent DP Financial Audit Report (found in Record Attachments in SystmOne). This report will indicate the extent to which the person is complying with the requirements of the contract and the levels of unused funding that may have been 'clawed back'.

If the support plan review results in any changes to the DP (end, increase or decrease), then the Social Worker/CCO should workflow the Direct Payment Team to make the changes on the systems. For increases and decreases a new service line should be added to SystmOne and approved by a manager before a workflow is sent to Direct Payment Team. For increases and decreases Social Workers/CCOs should **not** end the current DP nor should they amend the current service – the Direct Payments Team will end the current DP and set up new DP for the increased or decreased weekly amount. If a DP is ending, Social Workers should **not** end it on SystmOne themselves, they should instead workflow the end date to the Direct Payments Team.

What does ‘willing and able’ mean?

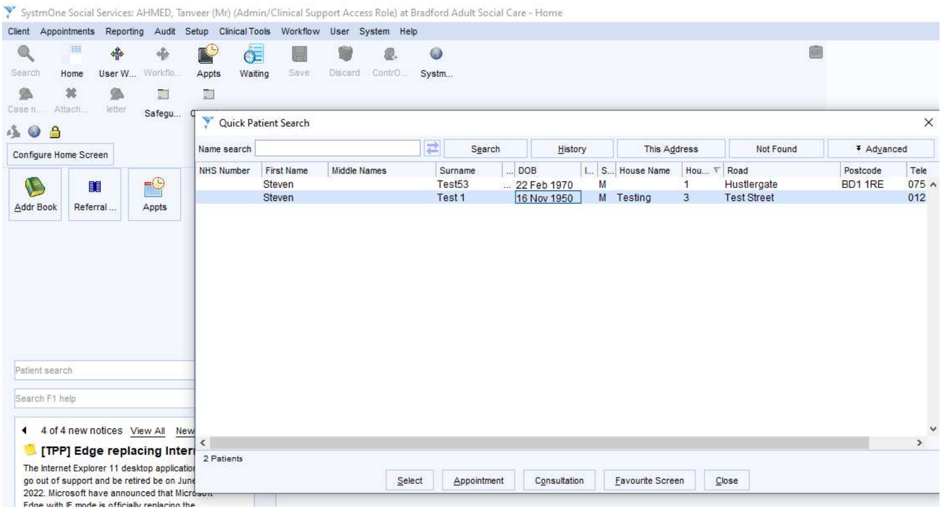
The person managing the DP, whether this is the service user or a representative, needs to be willing and able to manage, this includes:

- Signing and complying with the DP contract and the responsibilities outlined in the contract, including submitting information for the annual financial audit
- Managing the administration of the DP - keeping all invoices and pay slips, paying invoices after support has been received (not before) and checking the invoices are correct prior to payment, ensuring that PAs are completing timesheets or filling in staff sign in books, purchasing the correct level of employer liability insurance
- Complying with employment legislation, complying with HMRC and Pension Regulation requirements (or engaging a payroll company to ensure compliance)
- Managing concerns and quality issues with either PAs or care and support organisations
- Understanding and agreeing any contract between themselves and care and support agencies
- Making sure the correct level of client contribution is being paid (if applicable)

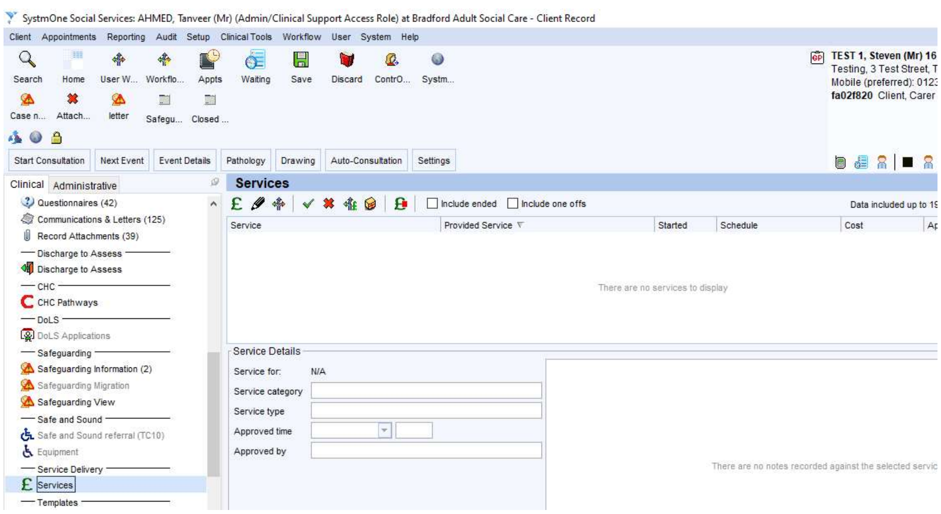
Managing DPs does not need to be difficult and onerous and many of the requirements can be carried out by payroll companies. Support for managing employee concerns is available from employer liability insurance companies and ACAS (see Appendix 1).

How Direct Payments are set up on SystmOne

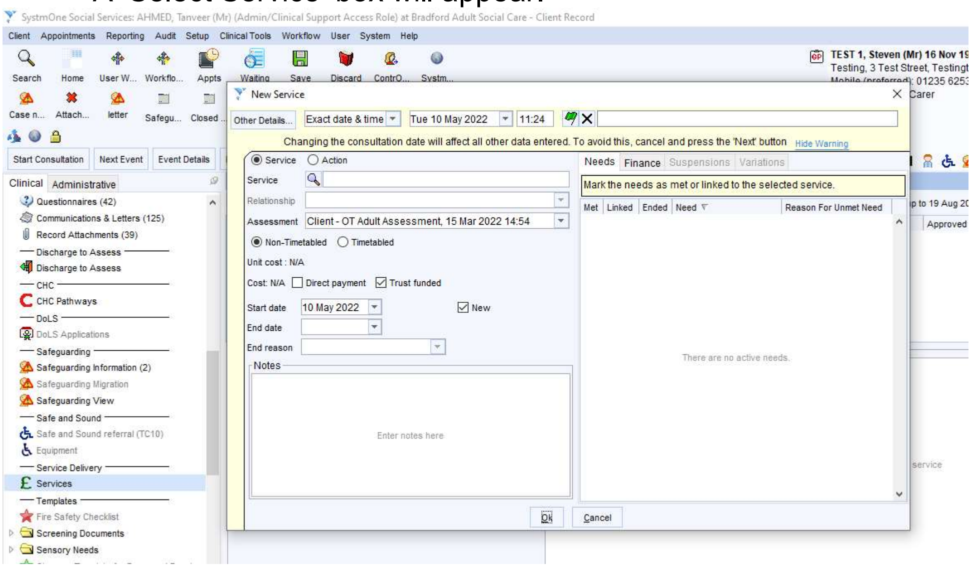
- Find the service user and select by using the search function.



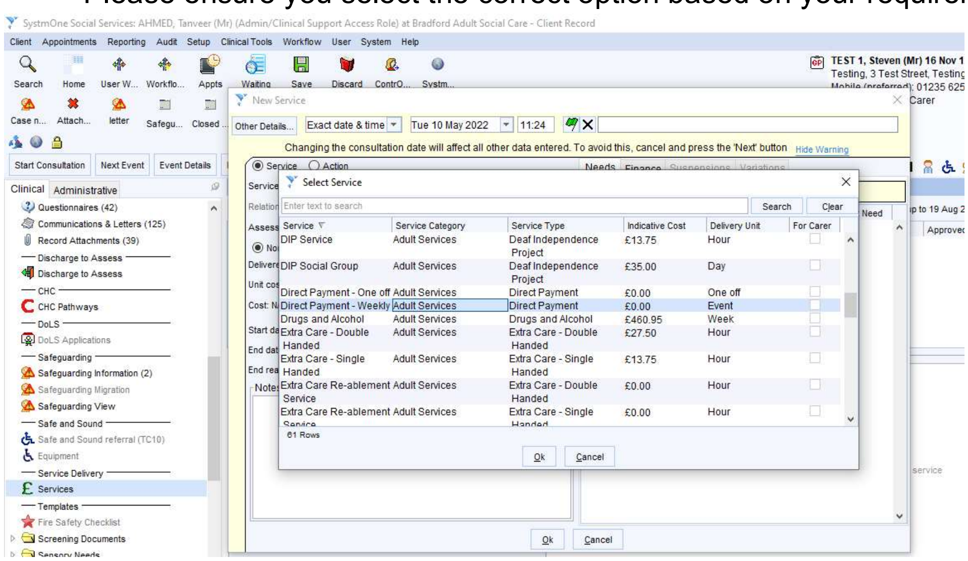
- Go to services in the clinical tree and click on the green £ sign.



- A box called ‘New Service’ will appear.
- Click on the magnifying glass next to service.
- A ‘Select Service’ box will appear.

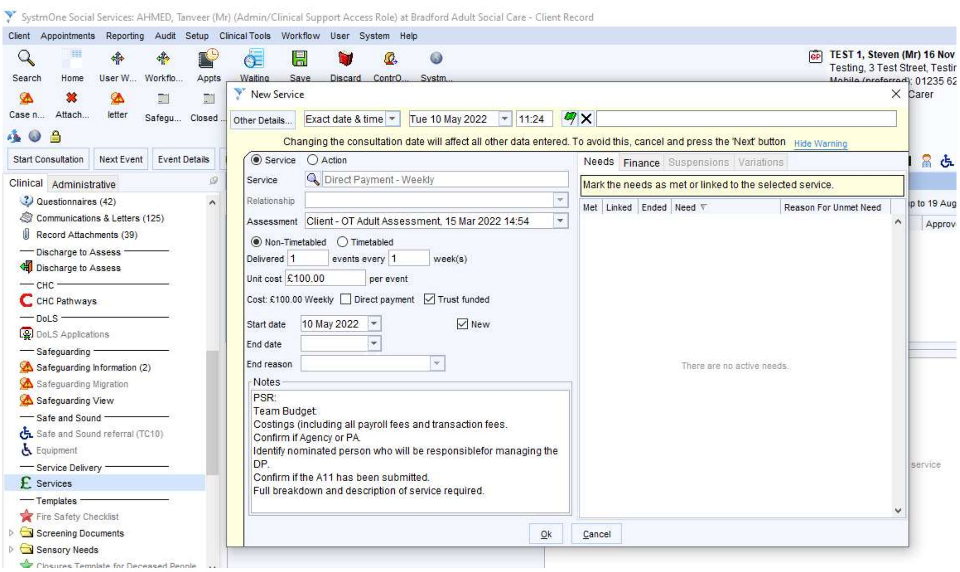


- You will see two options to select for Direct Payments:
  - Direct Payment One-Off
  - Direct Payment Weekly
- Please ensure you select the correct option based on your requirement.



- You will be taken back to the ‘New Service’ box to complete the rest of the fields.
- In the delivered box please add 1 and in the weeks you add 1.
- In the Unit Cost please add in the total weekly cost of the Direct Payment.
- Add the start date.

- In the notes section please add:
    - The Primary Support Reason.
    - Team Budget.
    - Costings
    - Confirm if Agency or PA.
    - Identify nominated person who will be responsible for managing the DP (either the service user themselves or their representative) and their contact details.
    - Confirm the A11/request for financial assessment has been submitted.
    - Full breakdown and description of service required.
    - Click ok.
    - A message will appear saying the service will not be sent to ContrOCC until the service has been approved. Click ok to this.



- You will be taken back to the services section where the Direct Payment weekly service line has now been created.
- You will need to workflow to your Team Manager for approval.
- To do this select the workflow icon and a 'Create Workflow' box will appear.
- In the type drop down you must select 'request for authorisation'.
- Under recipient please find your Team Manager's name - search by their last name first.
- In the details box please add you are seeking a DP service approval, note that you have finalised the support plan and the service line accurately matches the support plan.
- Click ok.
- This has now been sent to your Team Manager.
- You need to monitor and ensure your Team Manager approves and workflows to the Direct Payment Team.

The set up for a one-off Direct Payment is exactly the same and you must ensure you complete all the relevant fields.

Who can receive a Direct Payment?

Under DP legislation, councils generally have a duty to offer and, if there is a capacitated acceptance (and no justifiable reason not to), to make DPs to:

- Older people who have been assessed as having an eligible need for community care services;
- Disabled people aged 18 or over, including those with short as well as long term eligible needs;
- A disabled child aged 16 or 17 with eligible needs (Children's Services);
- Carers, aged 16 and over with eligible needs, in place of receiving carers' services;
- Families with disabled children receiving children's social care services;
- Parents/carers on behalf of a person under 16 in receipt of an Education, Health and Care Plan;
- A disabled person with parental responsibility for a child;
- An appointed 'suitable person', a person appointed to receive and manage DPs on behalf of someone who lacks capacity to consent to DPs. The suitable person should be:
    - Someone who is given lasting power of attorney;
    - Someone appointed by the Court of Protection to act in the person's best interest; or
    - A family member or a close friend who agrees to take on the responsibility to act in a person's best interest (and either the power of attorney agrees or, where none, the Local Authority).
    - Where a service user lacks the ability to manage a DP and there is no 'suitable person' to act for the service user, if a DP is still seen as the best way to meet their needs, then a professional advisor / agency may be appointed to act on their behalf.
- There is a power (though not a duty) to make DPs to people ("restricted patients") who are conditionally discharged under the Mental Health Act 1983 and who remain liable to recall to hospital if necessary for their own health and safety or the protection of others; and
- There is a power (though not a duty) to make DPs to people who are compelled to receive a service as a result of any of the following legislative provisions relating to mental disorder:
    - Supervised community treatment, guardianship or on leave of absence from a hospital in which they are detained under the Mental Health Act 1983
    - Supervision by a Social Worker or probation service as a result of a supervision order made under the Criminal Procedure (Insanity) Act 1964
    - An offender released on licence under the Criminal Justice Act 1991, which includes a requirement to accept treatment for a mental health condition; and

- An offender on a community order or serving a suspended prison sentence under the Criminal Justice Act 2003, which includes a requirement to accept treatment for a mental health condition

To receive a DP, the individual, or suitable person acting on their behalf must be 'willing and able' to manage the direct payment and comply with the DP contract.

The allocated Social Worker/CCO is responsible for assessing whether somebody is willing and able to manage a DP – you will need to be clear to the service user or responsible person what the responsibilities are and you need to be satisfied that they will comply with their responsibilities (see Willing and Able section on page 4).

Who cannot receive a Direct Payment?

DPs may not be made to certain people whose liberty to arrange their care is restricted by certain mental health or criminal justice legislation, as follows:

- Offenders on a Community Order or serving a suspended prison sentence under the Criminal Justice Act 2003, which includes a requirement to accept treatment for drug or alcohol dependency;
- An offender on a community rehabilitation order or a community punishment and rehabilitation order under the Powers of Criminal Courts (Sentencing) Act 2000, which includes a requirement to accept treatment for drug and alcohol dependency;
- Offenders released from prison on licence under the Criminal Justice Act 2003 or the Crime (Sentences) Act 1997 subject to an additional requirement to undergo treatment for drug and alcohol dependency, also offenders subject to a drug treatment and testing order under the Powers to the Criminal Court (Sentencing) Act 2000;
- People subject to equivalent provisions under Scottish criminal justice legislation; and
- People subject to equivalent restrictions in mental health or criminal justice legislation in any other UK jurisdiction.

What Direct Payments Can Be Spent On (this is not an exhaustive list):

- ✓ To meet identified needs and outcomes as detailed in a person's support plan
- ✓ Employing PAs
- ✓ Buying support from a care and support agency
- ✓ Accessing social activities and other support services from voluntary and community organisations and private companies
- ✓ Respite support

What Direct Payments Cannot Be Spent On:

- Permanent residential and nursing home accommodation
- Anything illegal
- Employing family members living in the same household as the service user (unless agreed by a Social Worker Manager, in certain circumstances)
- Council owned social care services
- NHS services
- Personal household expenses, for example bills, clothes, food, paying off debt or anything not related to the assessed eligible care and support needs
- Anything not identified as a need on the support plan
- Adaptations to the home
- Anything that does not represent value for money, for example where a valid cheaper alternative is available
- Paying people cash in hand

Support Services

If people decide to opt for a DP, the Direct Payments Team can provide individuals with as much help as they need.

All new DP recipients and their representative (if applicable) meet with a member of the Direct Payments Team who explain how DPs work and support services available to help them manage their DP.

Most people use a payroll company to support with DP responsibilities, such as paying PA wages and agency invoices, issuing pay slips to PAs and processing any pension payments to PAs. Payroll companies also calculate the correct levels of Tax, National Insurance and pension contributions and are able to process these payments on behalf of DP recipients. It is not necessary for DP recipients, Social Workers and CCOs to understand Tax, National Insurance and pension contribution calculations as these are calculated and correctly paid by payroll companies. **The hourly rates for DPs include ‘on costs’ for tax National Insurance and pension contributions, meaning that Social Workers/CCOs do not need to add additional costs to the DP to cover these items.**

Many people also opt for payroll companies holding their DP fund on their behalf, and these companies will provide support around information that needs to be submitted to the Council for financial audits. Details of payroll companies can be found in Appendix 1.

It is a requirement, where DP recipients are employing PAs that they purchase employer liability insurance from their DP funds; this cost is also built into the DP hourly rates for PAs. The Direct Payments Team will inform people which insurance companies cover DPs. The insurance companies have HR and legal teams who can advise DP recipients on employment issues. In addition, the Direct Payment Team are also able to sign post DP recipients to ACAS for advice on resolving issues. If DP recipients are using a care and support agency it is the responsibility of the agency to pay staff wages and take out insurance cover.

Skills for Care fund lots of courses for adults in receipt of DPs, the funding can be used for first aid, moving and assisting, food and hygiene, or health and social care accredited qualifications such as diplomas for PAs etc. It can also pay for training to help adult DP recipients develop skills as an employer. As well as paying for the course itself, the funding can cover any related costs, including any PA back fill and travel expenses. The Direct Payments Team can help DP recipients apply for funding from Skills for Care for training.

The Council also runs regular safeguarding training, which can be accessed by PAs and DP recipients.

Equality Together, an organisation commissioned by the Department Adult Social Care, is able to support DP recipients and carers with advice and information around short breaks for carers.

How Direct Payments are paid

Most people choose to have their DP paid onto a pre-paid card. The Council will supply this card and will pay the DP onto the card every four weeks. The Direct Payments Team provide service users with an information leaflet about the pre-paid card scheme; the pre-paid card works in a way very similar to a general bank debit card.

Opting for a pre-paid card does make annual financial audits easier for people in receipt of DPs; bank statements do not need to be supplied as FSS are able to view the account for audit purposes so can, for example, check the correct level of client contributions (if applicable) are being paid. In addition, the Council sets up the pre-paid card account with the card company, rather than the person having to set up a separate account themselves.

If people do not wish to opt for a pre-paid card, they will need to open a separate bank account, which should solely be for the use of the DP and not for personal income and expenditure. The Council will pay the DP into the account every four weeks.

It is a requirement of all financial services, including banks and pre-paid card companies, for the account holder to provide proof of their identity and address before the account can be set up. If people opt for their DP to be paid to a pre-paid card, then the Direct Payments Team will support the person with this process. If the person decides to open a separate bank account, the Direct Payments Team cannot support around submitting proof of identity and address.

When the person receives the DP contract, they (or their representative) need to sign and return the contract in the prepaid envelope to FSS. Once FSS receive the signed contract the payment can be made into the DP account. A copy of the contract will be returned to the DP recipient or responsible person. Please note that no payments will be made until the signed contract is received by FSS.

Please note that the Council pays DPs net of their client contribution, so for example if a DP is to be £100 per week and the assessed weekly client contribution is £20, then the Council will pay £80 per week into the DP account and the person must pay £20 per week into the account. If the person fails to pay the contribution to the correct level, then they will not have enough funds to pay for their support.

Top-Ups

If people choose to buy in services that are more expensive than their DP budget is able to pay for, they are able to top-up the DP account from their own personal money to meet the full cost of the service they are buying, or their PAs wages.

A personal top-up is in addition to any assessed client contribution. Before agreeing to pay a personal top-up, the person should consider whether they can afford and keep up the payments. We advise you to discuss any additional costs with the person or their representative during the assessment and support planning stage.

If the person chooses to have extra support (support in addition to what is agreed in their support plan), they will also need to pay for this using their own money through a personal top-up.

Client Contributions

People over the age of 18 years old are assessed to check whether they will need to make a financial contribution towards the cost of their support. If somebody is opting for a DP following an assessment of their needs, or a Social Work review, once you have developed the support plan and calculated the budget to be paid, you should workflow FSS to carry out a financial assessment. Please note DPs cannot be set up until a financial assessment is undertaken and failure to workflow FSS to carry out this assessment will result in a delay in the DP being set up.

Once you have workflowed for a financial assessment, FSS will complete this assessment to work out how much the person needs to contribute and how much the Council will contribute. Please note, if the person’s assessed contribution is equal to or greater than the weekly DP (e.g. the DP is £100 per week and the assessed contribution is £100 a week or more) then the person will not be eligible to receive a DP.

Someone from the FSS Specialist Finance Team will contact the person to carry out a financial assessment and calculate how much they are able to contribute to the DP. FSS will also inform the person how much money they will need to pay; this amount will also be recorded in the DP contract.

Most people set up standing orders to pay their contribution into their DP account (pre-paid card account or separate bank account). Client contributions must be back dated to the start date of the DP contract.

FSS carry out annual reviews of people's client contribution amount; the amount people need to pay may change following this review, in which case FSS will write to the person informing them of any changes If the amount the person needs to pay changes they will need to amend the standing order.

If part of the DP is funded for health support by the ICB (formerly Bradford District and Craven Clinical Commissioning Group), then the person will not pay a contribution for this part of their DP, however the person would still need to contribute towards the council funded service. Client Contributions are not paid for children's DPs or for DPs paid to carers.

Direct Payment Rates

The rates paid for DPs are set annually by the Corporate Finance Service and agreed by the Departmental Management Team (DMT). The weekly amount for the DP rate varies depending on whether the DP recipient is going to employ Personal Assistants or contract with a care and support agency.

If a care and support agency is going to be used then the hourly or daily rate of the support should be the same as those for commissioned home support, day opportunities or supported living services. If the Social Worker assessment concludes that the complexity of an individual's support needs cannot be me by the standard hourly rates for agencies and PA, Team Managers/Service Managers can agree a higher rate to meet needs.

The hourly rate for DPs where Personal Assistants are employed includes costs of tax, National Insurance, pension contributions and employer liability insurance and weekly payroll fees, £0.25 per week should be added to the weekly budget for pre-paid card transactions.

Direct Payments Clinic

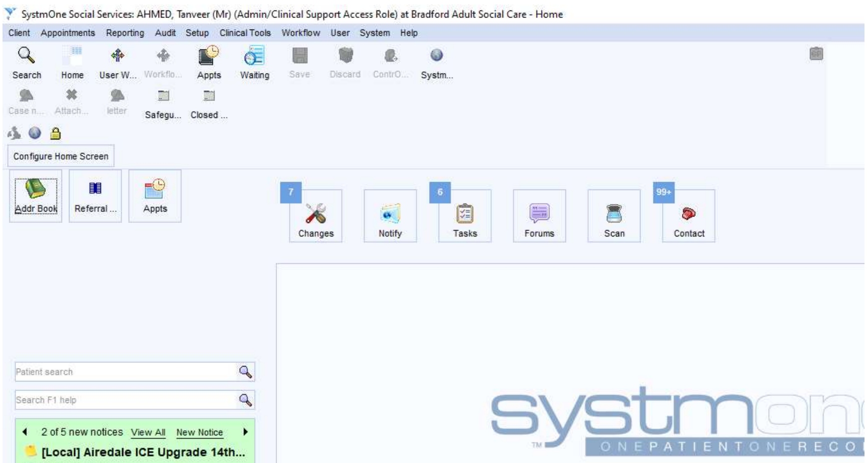
The Direct Payment Team runs a weekly DP Clinic. The aim of the clinic is to give Social Workers and CCOs the opportunity to discuss particular DP cases where further advice, support and clarification is needed, for example around processes, budgets, policy, etc.

The clinics take place every Thursday morning between 9.30 – 11.00am. The clinics can be booked via SystmOne (see below); once you have made a booking you will be sent an individual invitation to meet with the Managers and Officers from the Direct Payment Team via MS Teams.

If you do not work on Thursday mornings and have a case to discuss, you can either contact DP Duty (see details on page 19), who will provide advice and support, or contact the Support Options Team Manager who will arrange an alternative DP Clinic time and day to meet with you.

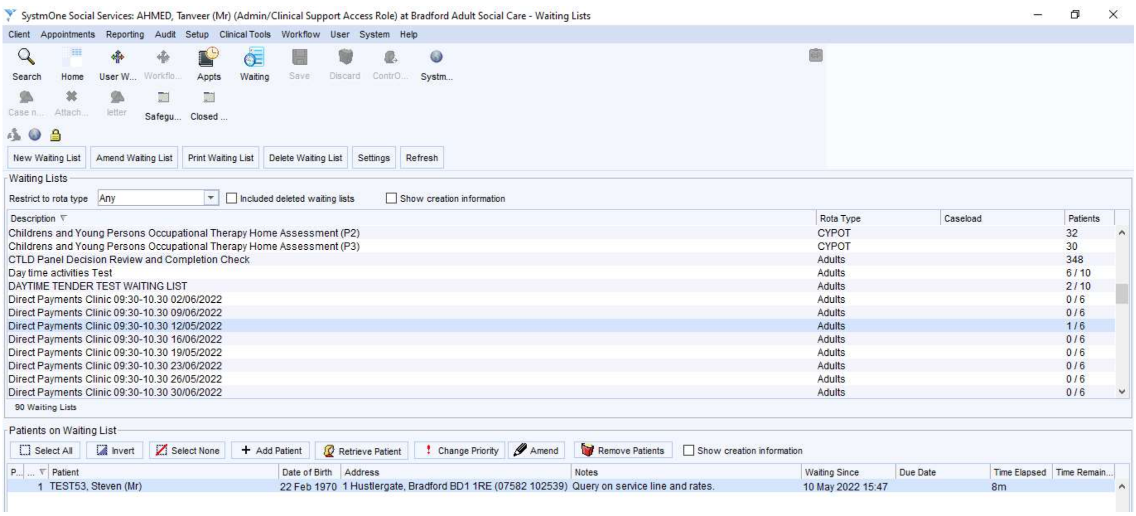
To attend a Direct Payments Clinic, you must book a slot via SystmONE.

- Ensure you have the waiting list icon available to select in your toolbar.
    - If this is not on display in your toolbar, please submit a request to the Digital Innovation Team, (HWB.Digital.Innovation@bradford.gov.uk)
- Click on the waiting list icon.



- You will be taken to the waiting list screen.
- Scroll down and find the Direct Payment Clinic date you are wanting to attend.
- Ensure you have selected the line so it is highlighted blue.
- Click on add patient and a 'Waiting List Patient List Search' box will appear.
- Search and find your service user
- The 'Add Patient to Waiting List' box will appear.

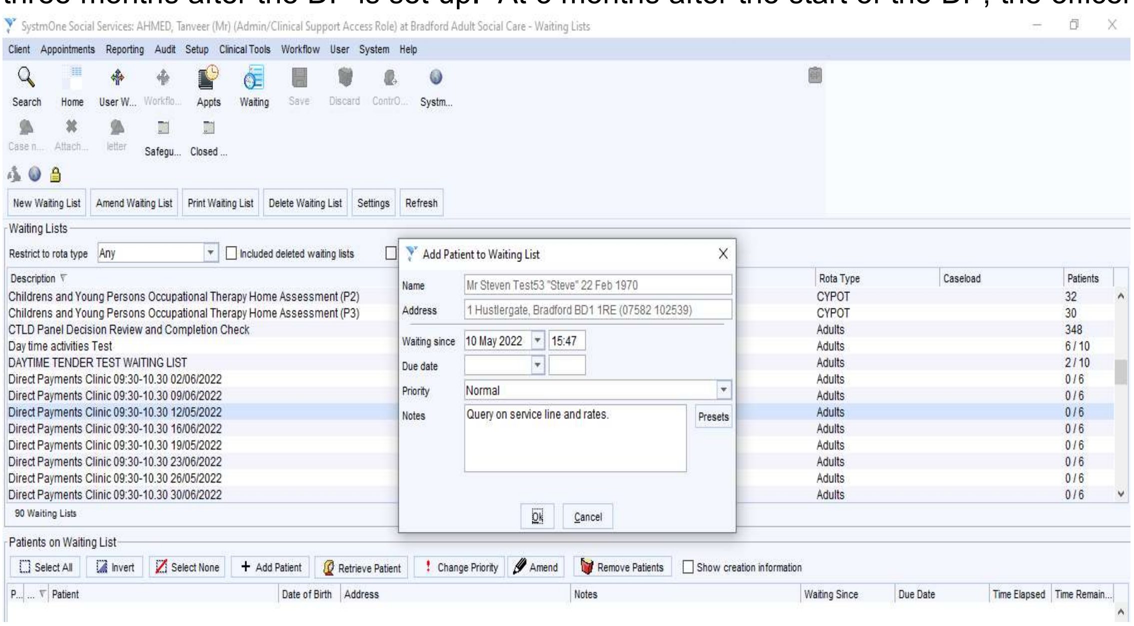
- In the notes section please add in details of what your query relates to. This should include as much information as possible, including your name and click ok.
- You will see the service user has been added on the waiting list



- Direct Payments Team will pick this up and send you a calendar invite with a time slot to discuss further.

3 Month Review Process

A 3 Month Review Process was introduced for all new DPs during 2019. Following referrals from Social Workers/CCOs for new DPs, cases are allocated to an officer in the Direct Payments Team. The case remains allocated to the officer until at least three months after the DP is set up. At 3 months after the start of the DP, the officer



checks that any client contribution is regularly paid into the DP bank account at the correct level, that spend from the DP bank account is being used to meet the needs identified on the person's support plan, and, if applicable, that employer liability insurance has been taken and paid for through the account.

The officer will also review how the DP is working with the person, checking that there are no outstanding issues (and if there are any issues, the officer will support the person to resolve the issues), that the DP is working well and the person understands their responsibilities. The officer will also remind the person there will be a financial audit for the DP within the following 9 months.

Once it is established that the DP is running smoothly, the allocated DP officer will send a workflow to the Support Options Manager requesting that the case is closed to them. A record of the three-month review checklist will be saved to Record Attachments in SystmOne.

Direct Payment Case Panel

DP Case Panel takes place on the first Tuesday of every month. The aim of the panel is to provide guidance and make decisions about issues relating to individual Direct Payments, for example where issues have been identified during the Annual Financial Audit, where the allocated Direct Payment Officer and Social Worker/CCO have exhausted all options to resolve the issues.

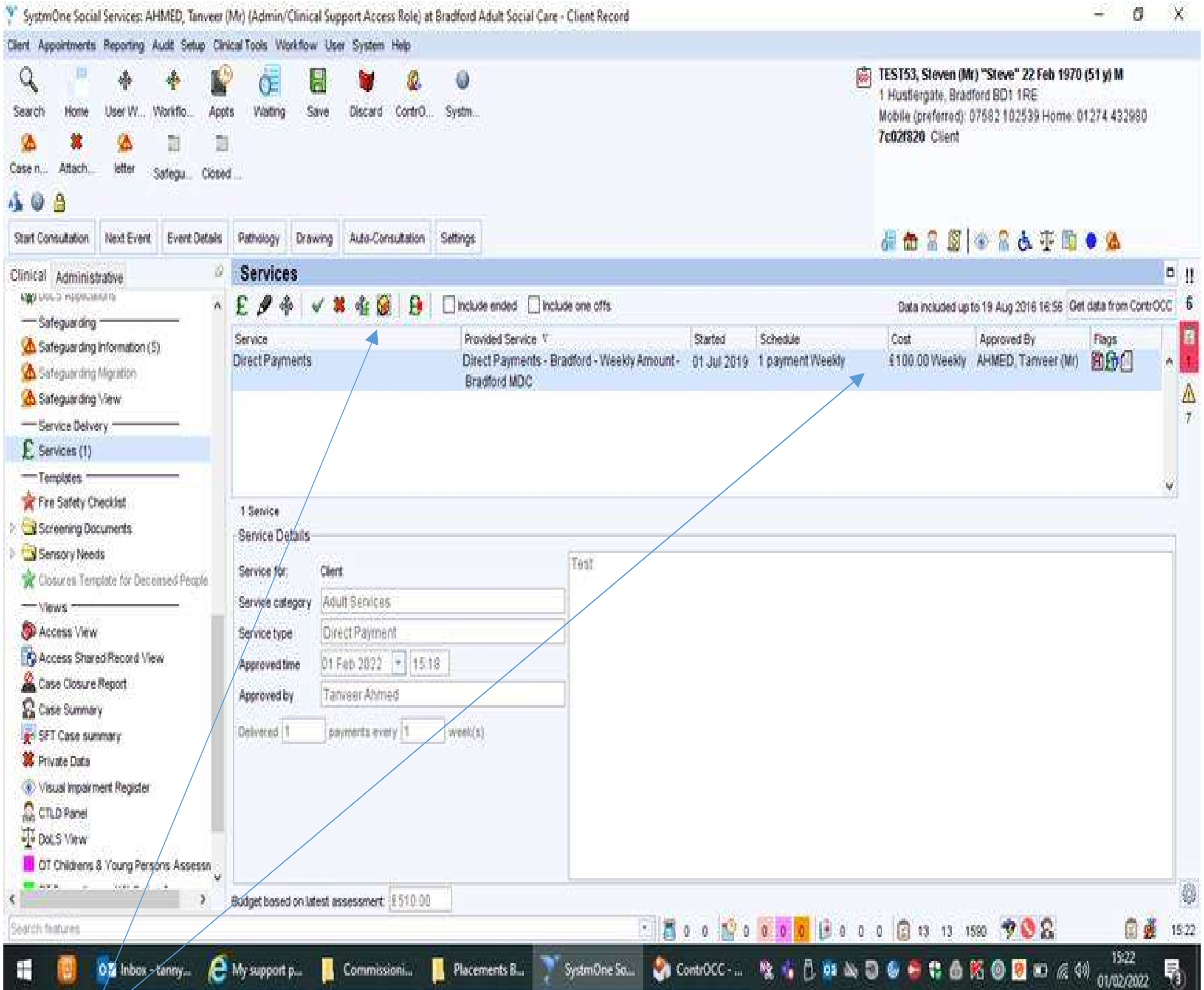
The DP Case Panel meetings are chaired by Social Work Service Managers and other panel members include the Support Options Team Manager, Personalisation Development Manager, FSS Manager and the FSS Principal Contracts Officer.

Annual Fee Uplifts

Generally, the rates paid for social care provision are raised every year, including rates for DPs. New rates are calculated by the Council's Corporate Finance Service and are subject to agreement by the DMT. The calculation of new rates considers rises in the National Minimum Wage and other factors such as the cost of living and any increases to national pension contribution regulations.

Any increases to DP rates agreed by DMT are carried out by the Direct Payment Team on ContrOCC, Social Work team members are usually not involved.

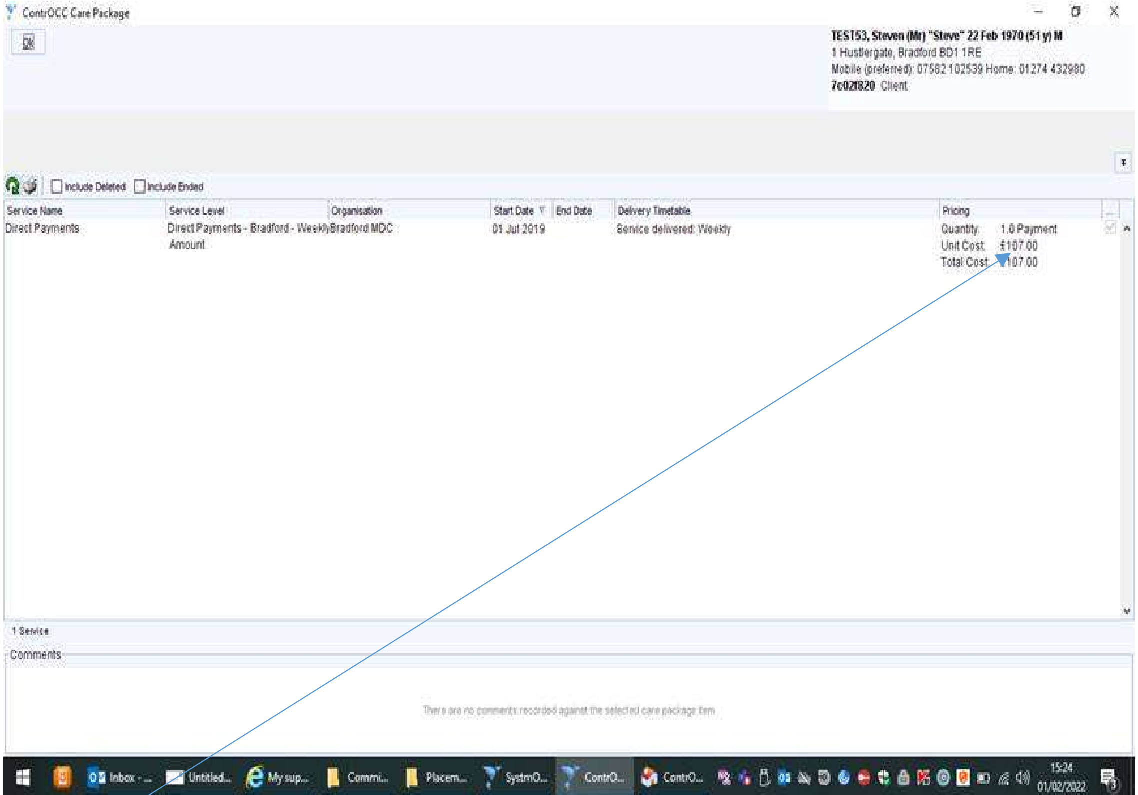
Remember that the new rates are added to ContrOCC, which means you will not see any annual rate increase on the service line in SystmOne, only the weekly amount from the time when the DP was added into SystmOne – to see the most up to date weekly DP amount click on the ContrOCC button in the patient record in SystmOne (see below):



The weekly amount of the Direct Payment when the service was first set up in 2019.

Press this yellow icon to see the current weekly amount of the Direct Payment.

Once you have pressed the yellow icon, this screen will appear:



You will see that the current weekly Direct Payment amount is £107.00.

Direct Payments Team Contact Details

There are always 2 Direct Payment Officers on duty dealing with phone and email queries/questions from Social Work teams, people in receipt of Direct Payments, payroll companies, FSS, as well as general queries from the public.

Direct Payments duty operates:

Monday to Thursday 8.30 am – 5.00 pm

Friday 8.30 am – 4.30 pm

Team telephone number: 01274 434191 (press option 1)

Team email: dp@bradford.gov.uk

Address: 5th Floor, Britannia House, Broadway, Bradford, BD1 1HX

The Direct Payments Team is part of the wider Support Options Team. Direct Payments Team members include:

- Farah Ahmed, Support Options Officer - Tel 079 704 16591/ 01274 434227
- Mumtaz Elahi, Support Options Officer - Tel 078 115 03870 / 01274 436600
- Sally Heaton, Support Options Officer - Tel 075 821 02677 / 01274 434628
- Azwar Mahmood, Support Options Officer -Tel 079 704 16591 /01274 432241
- Jacqui Metcalfe, Support Options Officer - Tel 075 821 01526 / 01274 438803
- Fiona Morren, Support Options Officer – Tel. 07813 394831/ 01274 437448
- Conor Worswick, Support Options Officer – Tel. 07812780296
- Rubina Ali, Direct Payments Team Leader - 079 662 00188 / 01274 437517
- Tanny Ahmed, Support Options Team Manager –
  Tel 075 821 02667 /01274 437487

Appendix 1: Support Services

Name	Details	Telephone Number	Email and Website Addresses
Bradford Council Contacts			
Direct Payment Support Service	Bradford Council's Support Options Team	01274 434191 (option 1)	dp@bradford.gov.uk
Adult Services Independence Advice Hub	Adult Social Care information and advice about staying healthy, independent and safe	01274 435400	https://www.bradford.gov.uk/adult-social-care/care-and-support-from-us/new-to-adult-social-care/
Bradford Council Contact Centre	General enquiries about all Council services	01274 431000	https://www.bradford.gov.uk/
Adult Services Charges Helpline	Information and advice about Adult Services client contributions/charges	01274 437975	fsscharges@bradford.gov.uk https://www.bradford.gov.uk/adult-social-care/money-and-legal-matters/paying-for-non-residential-care/
Bradford Council Debt Recovery		01274 437724	
Employer Liability Insurance Companies			
Mark Bates Ltd	Insurance company specialising in employing PAs	01476 514478	he@markbatesltd.com markbatesltd.com
Fish Insurance	Insurance company specialising in independent living	0333 331 3981	https://www.fishinsurance.co.uk/
Surewise.com	Insurance company specialising in employing PAs	01268 200 020	https://www.surewise.com/

Banking and Payroll			
Pre-paid Card Service (PFS)	Direct Payment money paid onto this card	02036331322	
Bradford Community Payroll and Accounts	Local Payroll service specialising in Direct Payments	01274 787800	http://www.bradfordcpa.co.uk/ payroll@bradfordcpa.co.uk
Paypacket	Payroll service specialising in Direct Payments	0800 848 8998	https://paypacket.co.uk/
Smartpaye	Payroll service specialising in Direct Payments	01332 343601	http://smartpaye.co.uk/ info@smartpaye.co.uk
General Advice and Support			
Bradford Citizens Advice Bureau	Charity providing free, impartial advice, based in Bradford	03442 451282	https://www.citizensadvice.org.uk/local/bradford-airedale/
Carers Resource	Advice, information and support for carers	01274 449660	https://www.carersresource.org/
Age UK	Advice line offering advice and information for people over 50	0800 055 6112	https://www.ageuk.org.uk/
Equality Together	Local organisation for people with disabilities, carers and families	01274 594 173	https://equalitytogether.org.uk/ enquiry@equalitytogether.org.uk
Bradford Connect to Support Community Directory	Information about community groups and activities available in the Bradford District		https://bradford.connecttosupport.org/
Employment Advice and Support			
ACAS	Offers free, impartial advice around employment	0300 123 1100	https://www.acas.org.uk/

Skills for Care	Employer info and PA training	0113 241 1275	https://www.skillsforcare.org.uk/Home.aspx information.team@skillsforcare.org.uk
Pensions Regulator	Information on automatic enrolment for employers	0345 600 1011	https://www.thepensionsregulator.gov.uk/
HMRC	HM Revenue and Customs	0300 200 3200	https://www.gov.uk/government/organisations/hm-revenue-customs

Appendix 2: Payroll Fees

The hourly rate for DPs where Personal Assistants are being employed includes tax, national insurance, pension contributions, employer liability insurance and payroll fees, this means you do not need to add payroll fees to the direct payment weekly amount where the DP is being used to employ Personal Assistants.

If the DP is being used to pay a care and support agency you will need to add payroll fees to the direct payment weekly amount.

Service	Cost
Payroll holding the budget and payment of agency Invoices	£7.00 + £0.25 pre-paid card transactions = £6.25 per week
Paying PAs including issuing payslips, managing tax, national insurance and pension contributions	£7.00 + £0.25 pre-paid card transactions = £6.25 per week