

Direct Payments for Live-in Care

If you have been assessed for Live-in care, paid for by social services, where you have a care assistant living with you in your home 24 hours a day, Care At Home Services can offer the following options:

- **A care assistant employed by Care At Home Services.** Under this arrangement you can have an exclusive care assistant over a longer period of time. You simply pay the VAT-free invoice we send to you every week, or pay by standing order from your bank.
- **A care assistant provided by Care At Home Services who is self-employed** and is paid by you on a weekly invoice. Normally there would be two or three care assistants who rotate between service users. The company will send you a service charge invoice every month. Care At Home Services provide cover if the regular care assistant is indisposed.
- If your needs are for an **intensive 24/7 support** programme, we can provide care staff on a number of shifts throughout the day and night. This service will be invoiced directly from the company.

Direct Payments for Employment and Educational Support

Direct Payments can also apply to younger adults requiring support to attend classes in educational establishments and in employment programmes.



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Direct Payments for Care Services

What are Direct Payments?

Direct payments are payments made by local authorities to people who have been assessed as needing care and support. Direct Payments allows them to arrange and manage their own care and support from a variety of sources, instead of the care being arranged by the local authority. Care and support can be purchased from anyone including independent carers, care agencies or by employing a personal assistant. When you are assessed as needing care, the local authority will normally offer Direct Payments or an Individual (personal) budget as an option.

Local authority contracts can often lead to care providers no longer being able to continue your care at the end of the contract. If you are already receiving care from a provider who is no longer contracted, you have the option of requesting to go over to Direct Payments so that you can continue to buy care directly from your current provider and keep your current care workers.



www.careathomeservices.co.uk

Why use Direct Payments?

Direct payments offer some degree of flexibility in the care and support that you purchase. This means that you may be able to use the money for other services in addition to personal care to help you maintain your independence, such as domestic work, cleaning and respite care. However in these difficult economic times, council budgets may be restricted to essential needs only.

The local authority will expect you to keep records to account for the money you spend on care and support. The money cannot normally be used to pay a spouse, partner or close relative who lives in the same household as the service user.

What are Individual Budgets?

This is an extension of the Direct Payments concept and may include funding from other sources. It could also include money from the NHS, the Independent Living Fund and other fundholders. These will normally be taken into account when your financial assessment is made by the local authority.

How much will you receive?

There is no set amount and the assessment is usually based on the lowest price the council can buy care from its contracted providers. Care At Home Services will normally charge the same rate for Direct Payments as the agreed bulk purchase contract rate with the council.

The method of managing direct payments will vary from one council to another. If you would like to opt for Direct Payments, your local social services department will provide you with all the information you need.

Employing your own care worker

There are two ways to employ a care worker:

a) as an employee or b) as a self-employed person. If you employ a person directly as an employee you will be responsible for following all the normal employment rules and regulations including PAYE, National Insurance, Employer's Liability Insurance, health and safety, sick pay, holiday pay in addition to all the regulations relating to discrimination, dismissal and recruitment.

If you use the services of a self-employed care assistant, they must not work exclusively for you otherwise you could be considered by the tax office as the employer for tax and National Insurance. If you use an agency to obtain the services of a self-employed care worker, the agency will normally manage their work and remove a lot of the risks associated with employing staff directly.

Direct employment has its limitations. If the care worker is off sick or on holiday, you will have to find a replacement if you have very high care needs. It also carries certain risks if you have not checked the person's references, training, qualifications, insurance, experience and carried out criminal record checks.

An agency registered with the CQC would normally take care of these matters and provide annual training updates. If you choose to employ your own staff or use a self-employed person, Care At Home Services can assist you if they are off sick or unavailable for any reason.

Direct Payments with Care At Home Services

You can choose to have care paid by Direct Payments with an independent provider such as Care at Home Services. This offers the following advantages:

- All staff undertake an extensive application process and will have had full criminal records checks
- We are registered with the CQC and we are required to follow the regulations under the Essential Standards
- Staff will be fully trained, qualified and insured
- Staff will be regularly monitored and supervised offering you the assurance of a quality service
- You will always receive your care, even if your regular care worker is unavailable
- You will not have any of the legal responsibilities associated with employing your own staff and you will have full peace of mind knowing that you are using an established and trusted care provider with a wide range of flexible care and support options.