



# Direct Payments

## Frequently Asked Questions

a SERVE FAQ

March 2020

also available:  
Arranging & Paying for Care factsheet

### What is a Personal Budget?

If your care needs have been assessed by the social services team at the local Council, your *personal budget* is the amount of money allocated to meet those needs.

### What is a Direct Payment?

You have the option of having any funding paid to you, so that you can meet your agreed care needs in the way that suits you best.

### Do I have to have be assessed?

In order to receive help paying for care you will need to have an assessment from the social services team at the local Council (or sometimes the NHS if care is required because of a health issue).

If you plan to pay for your care privately you do not need an assessment from the Council first. You can contact your preferred care provider directly to purchase care from them.

### If I receive funding, do I have to use the Council's choice of provider?

No, you have a choice as to who provides your care. This should be made clear to you during the assessment process.

### Will the Direct Payment cover the cost of my care?

Possibly not. The hourly rate paid by the Council for care may not reflect the cost of care in the open market. If you have any concerns you can discuss these with your care provider of choice. If you are fully-funded then the Council will always arrange to meet your care needs.

### Can I top up a Direct Payment if it doesn't cover the cost of my care?

You can, most care providers are familiar with these circumstances and are able to provide "split-funded" care packages.

### How can I find out what services are available?

Local directories, web-searches, the Care Quality Commission and [homecare.co.uk](http://homecare.co.uk) are good places to start.

[www.carechoices.co.uk](http://www.carechoices.co.uk)  
[www.cqc.org.uk](http://www.cqc.org.uk)  
[www.homecare.co.uk](http://www.homecare.co.uk)  
[www.serve.org.uk](http://www.serve.org.uk)

01933 315 555

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