

LIFE MATTERS

sia spinal
injuries
association
for life after spinal cord injury

DIRECT PAYMENTS FOR SOCIAL CARE AND HEALTHCARE

FACTSHEET



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Direct payments for social care and healthcare

What is a direct payment?

A direct payment for social care or healthcare is money which your local council or ICB* gives you to pay for support which they have assessed you need. However as with traditional services arranged by the council they may ask you to make a contribution to the costs, depending on your income and savings. If these are high enough, they may even ask you to pay the full cost of the care you need. The contribution you are asked to make should generally be the same amount, regardless of whether or not you choose a direct payment).

More information to download:

[Information about eligibility](#)

[Preparing for a social care assessment.](#)

Information about contributions will be uploaded here in due course.

What is the point of direct payments?

The point of direct payments is to put you in control of the support you need. Direct payments came to the UK because the disabled people's movement campaigned for them, and Spinal Injuries Association played a leading role in the campaign. Today there is a legal right to direct payments for almost everyone who is eligible for social care support from their local council.

How do direct payments work?

A direct payment is normally paid into a bank account, usually managed by you. You will need to keep records and receipts to show the council that the money is being spent appropriately (guidance recommends "light touch" monitoring of direct payments accounts, but local practice varies).

What can you use a direct payment for?

You can spend it on anything which you and the council agree will meet your assessed eligible needs effectively, cost effectively, legally, and reasonably safely. Typically this is done either by you (or someone close to you) becoming the employer of your personal assistants, or paying an agency to provide care workers (or a mixture of the two). You may however find more creative ways of meeting your needs.



Agencies

With a direct payment, you are not limited to only the agencies normally used by the council or the ICB (although they still need them to agree that the agency is suitable); for example you may wish to use a specialist agency with an understanding of spinal cord injury. However if this is more expensive than the usual rate for agencies, you will need to be prepared to argue your case for why this is necessary to meet your needs adequately. SIA has trusted partners which are agencies specialising in spinal cord injury and meet certain criteria.

Employing your own staff

Becoming an employer is not necessarily as daunting as it may sound. You will be able to use a payroll service to calculate any tax and national insurance you need to pay, and there will be a local Direct Payment Support Service to advise you about how to avoid falling foul of employment law. The insurance policies (required by law) designed for direct payments employers can, for a small additional cost, include employment law advice - and legal help if you should ever be unfortunate enough to need it. However, if you always get advice and follow it when problems arise (rather than allowing problems to continue or escalate), it should be possible to keep out of difficulties.

Creative uses of direct payments

Some people might occasionally find more unusual ways of meeting their needs. Depending on your own individual assessment, these might include: meals provided by a local cafe or pub rather than a care worker or personal assistant; employing your own local contacts to cover an "on-call" to meet intermittent and unpredictable needs in a remote location; costs relating to an assistance dog (which could not be covered from other sources); costs of equipment which would reduce the amount of assistance you need from other people; or something else entirely of your own invention, which no one else has done before.

The amount of money in a direct payment

The amount of money in a direct payment must be enough to meet your assessed needs. Councils/ICBs can lawfully find a cheaper way of meeting your needs, but only if this is actually adequate; if your needs cannot be met by the standard rates or provisions, councils must be prepared to cover the real cost of meeting your eligible needs.



Government guidance

Direct payments for social care are covered in Chapter 12 of the [Care Act statutory guidance](#), and the [guidance on direct payments for healthcare is here](#)

Further help

You can get further information and advice about direct payments from your local Direct Payment Support Service (contact details from your local social services or ICB) or from SIA's Advocacy Service (phone Simon Legg on 07535 774135, call the SIA Support Line on 0800 980 0501 or email s.legg@spinal.co.uk or advocacy@spinal.co.uk).

*ICBs (Integrated Care Boards) are the local health bodies which superseded CCGs (Clinical Commissioning Groups) in July 2022

For more information, contact us at:

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2 Trueman Place, Milton Keynes, MK19 6HY

0800 980 0501 (freephone support line open Mon-Fri 10.00am-4.30pm)

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About SIA

Spinal Injuries Association (SIA) is the leading national charity for anyone affected by spinal cord injury. We have specialist support available, for free, to support you through the mental and physical challenges you may face, both now and for the rest of your life.

Our support network is coordinated by a team of people, across the UK, who can put you in touch with our network of experts and trusted partners, covering all aspects of mind, body and life, to help you move forward with life. Our partners specialise in services such as legal, care, housing, finance, mental health and much more.

We are the voice of spinal cord injured people, through our expertise and we can connect you to the services and organisations you need through our network for all.

You can join the SIA community by signing up for free online at www.spinal.co.uk.

Disclaimer

This factsheet has been prepared by SIA and contains general advice that we hope will be useful. Nothing in this factsheet should be construed as giving specific advice, and it should not be relied on as a basis for any decision or action. SIA does not accept any liability arising from its use. We aim to ensure the information is as up-to-date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement.

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