Direct payments are cash payments given by health and social care (HSC) trusts to individuals who need community care services. To receive a direct payment, a person must have been assessed as needing services, and the payment must be used to purchase the services that the person is assessed as needing.

This factsheet explains how direct payments work, and how to apply for them. This information applies in Northern Ireland. Different arrangements apply in England and Wales – for more information see factsheet 473, Personal budgets.

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Direct payments

What are direct payments?

The Carers and Direct Payments Act (Northern Ireland) 2002 empowers local health and social care (HSC) trusts to make direct cash payments to people for the community care services that they have been assessed as needing. Payments may be made to carers and to people with health conditions, including dementia. Trusts may arrange some services for a person as well as making direct payments to them.

It is mandatory to offer direct payments to eligible people requesting them. Trusts must consider every application to receive direct payments on its own merit. They cannot make one decision that covers all applications and requests involving people with dementia.

Direct payments do not give people an automatic right to a service. If the trust has a waiting list of people seeking a particular service, those wishing to pay using direct payments will still have to join this list.

Who can get direct payments?

Direct payments are available to a range of people (including disabled people, older people, those with enduring mental health issues and carers) who are over the age of 16 and have been assessed as needing certain services. Any person who receives direct payments must be willing and able to manage them – that is, look after the cash, find appropriate services and make payments (alone or with assistance).

Alzheimer’s Society believes that if a person with dementia would prefer to use the direct payments system, then they should be supported to do so.
How can a person get direct payments?

A person with dementia or a carer can request a direct payment by contacting their local trust and asking for an assessment. Details for your local trust can be found in your local telephone directory, at your GP surgery, or through Health and Social Care in Northern Ireland (see ‘Other useful organisations’). A social worker, care manager or social care assessor will then visit to discuss and assess the kind of support needed.

It can be helpful to write a list of the types of support needed before the assessment takes place – for example, a person may need help with cooking, eating, bathing and dressing. Keeping a diary for a week before the assessment can help to build this list.

If a direct payment is offered, the amount will be based on the number of hours of services needed, multiplied by an hourly rate. The hourly rates vary across the five HSC trusts in Northern Ireland. The rate offered by a trust may be higher or lower than the actual hourly fee required to pay for a particular service.

What can direct payments be used for?

A range of support services are available and direct payments can be used to buy all of the support that a person has been assessed as needing, or just part of that support. Each person’s needs are different and it is important to discuss with a social worker what the direct payment will be spent on. The trust must also agree what the direct payment will be used for. The trust will need the person managing the budget to keep records.

There are a number of ways that direct payments can be used to meet someone’s needs, such as:

- employing staff
- contracting people who are self-employed
- buying services from an agency.
The trust may agree to offer a combination of direct payments and services provided by social services, if this is what the person prefers.

For many people, the prospect of managing direct payments, particularly if this means becoming an employer, is quite daunting. Talking to someone who is already using direct payments can be helpful.

The Centre for Independent Living (see ‘Other useful organisations’) can also provide reassurance, support and independent advice on a wide range of matters relating to direct payments, including referral, assessment, finding staff, and managing money.

**Are there restrictions on the use of direct payments?**

Direct payments are made to fund services, and are not intended to be used for existing support networks within families and communities. For this reason, only in exceptional circumstances can direct payments be used to buy a service from the person’s spouse or partner, or anyone who lives in the same household (unless that person is someone specifically recruited to be a live-in employee). An individual should discuss their situation with the trust if they think that any person they would like to employ, or buy services from, might fall into one of these categories.

Direct payments are available to a range of people (including disabled people, older people, those with enduring mental health issues and carers) who are over the age of 16 and have been assessed as needing certain services. Any person who receives direct payments must be willing and able to manage them – that is, look after the cash, find appropriate services and make payments (alone or with assistance).
Capacity to manage direct payments

A trust will only offer direct payments to a person if it is satisfied that the individual is willing to receive the payments (gives consent) and is able to manage the payments (with help if needed).

If someone is not able to manage direct payments because they lose the capacity to do so, then the trust may continue to make payments as long as a suitable person is prepared to handle them instead. This person must be prepared to manage the direct payments and care package on a day-to-day basis on behalf of, and in the best interests of, the person. They could be (listed from most to least common):

- a carer or other family member
- another person deemed suitable by the local trust
- an attorney acting under an Enduring power of attorney
- an appointed controller.

Many people with dementia decide to nominate someone to assume Enduring power of attorney (EPA) on their behalf. The person makes the EPA in the expectation that, if they lose capacity, the appointed attorney will lawfully be able to deal with their property or affairs. (This will require that the attorney applies to register the EPA with the Office of Care and Protection. For details see factsheet NI472, Enduring power of attorney and controllership.)

The situation is less straightforward for someone who has not made an EPA and has lost capacity, as they cannot give consent or manage direct payments. In these circumstances, the Office of Care and Protection may appoint a controller to manage the person’s affairs on their behalf.
What can be done if things go wrong?

Anyone who is not happy with something the trust does should firstly contact their social worker, care manager or key worker. If these people cannot sort things out, the person can complain to the trust. Each trust has leaflets available on how to do this.

Complaints about agency workers or employed individuals should be taken up with the contracted service provider.

Other useful organisations

Age NI
028 9024 5729 (9am–5pm, Monday–Friday)
0808 808 7575 (advice line, 8am–7pm, every day)
info@ageni.org
www.ageuk.org.uk/northern-ireland

Age NI provides information and advice for older people in Northern Ireland.

Carers Northern Ireland
028 9043 9843
advice@carersni.org (for advice on caring)
info@carersni.org (for general information)
www.carersuk.org/northernireland

Carers Northern Ireland gives information, advice and support about caring.

Centre for Independent Living NI – Head and Eastern Area Office
028 9064 8546
info@cilni.org
www.cilni.org

The Centre for Independent Living NI works to promote the principles of independent living. It provides a range of services for people using or considering using Direct payments and/or self-directed support.
Centre for Independent Living NI – Southern Area Office
028 3752 2282
southern@cilni.org

Centre for Independent Living NI – Western Area Office
028 8224 8926
western@cilni.org

Centre for Independent Living NI – Northern Area Office
028 7963 4932
northern@cilni.org

Department of Health
www.health-ni.gov.uk

The Department of Health website has information about direct payments.

Health and Social Care in Northern Ireland (HSC)
www.hscni.net

The official gateway for health and social care in Northern Ireland. The website contains contact information for local trusts as well as information about services that are on offer.

Vela Microboards NI Limited
07834 352180
info@velamicroboardsni.com
www.velamicroboardsni.com

Vela Microboards NI Limited assists in the setting up of individual Vela Microboards. A Vela Microboard is a group of family and friends who help a person plan for a better future and make that future a reality.
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This factsheet has also been reviewed by people affected by dementia.
To give feedback on this factsheet, or for a list of sources, please email publications@alzheimers.org.uk

Alzheimer’s Society Dementia Helpline England, Wales and Northern Ireland:
0300 222 1122
9am–8pm Monday–Wednesday
9am–5pm Thursday–Friday
10am–4pm Saturday–Sunday

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