

# Direct payments



Translated into easy read  
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# What is a direct payment?



Suffolk County Council may help pay for your care and support.



Suffolk County Council can arrange care and support for you.



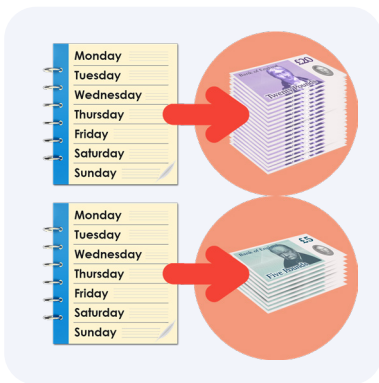
OR you can have more choice and control over the care and support you get.



You can get a **direct payment**.



A **direct payment** is where you or someone you trust manages the money and arranges the care and support.



Direct payments can be used flexibly.

This means you can use more time one week and less the next.



You can choose who you get care and support services from.



You must use the money only for things agreed in your care and support plan.



Direct payments money still belongs to the council, even after its paid into your direct payment account.



- Direct payment is not a benefit, so it will not affect your other benefits.



- Direct payment is not counted as income.



- You don't pay tax on direct payments.



## Who can have a direct payment?



If the council agrees that you need care and support, then you can get a direct payment.



To find out if you need care and support you will need to have a **Care Act assessment**.



A **Care Act assessment** is when a **social care practitioner** looks at what care and support a person needs.



A **social care practitioner** is a professional who helps you:

- Live well
- Stay safe
- Be independent



This can be:

- A Social Worker
- An Occupational Therapist
- An Independence and Wellbeing Practitioner



Carers can also get a direct payment.

To find out if you can get a direct payment you will need to have a **carer's assessment**.



A **carer's assessment** is when a social care practitioner looks at what might help a carer to make their life easier.



# Can someone else look after a direct payment for you?



Yes. If you need help managing the direct payment, you have options.



## Nominated Person:

You can choose someone you trust (like a family member or friend) to look after the direct payment for you.



You'll need to fill out a form and give permission for someone to look after the direct payment for you.



You can not nominate someone you're paying with the direct payment.



If you don't have someone to nominate, but would still like help then you can ask the council to use a support service.



If you are unable to understand the direct payment agreement, an **authorised person**, can be responsible for the direct payment for you.



An authorised person could be a trusted family member or close friend, or a **Power of Attorney**.



A **Power of Attorney** is a person you choose by law to make decisions for you if you cannot do so yourself.



### **Important Information**

You are still responsible for making sure the person or organisation is using the money in the right way.



# What can you use a direct payment for?



You can use the money to pay for things that help with your care and support needs.



You must agree with us how you can use the money.



How you can use the money will be in your care and support plan.



Some examples of how you can use a direct payment are:



- Employing someone as a personal assistant to help you.



- Using a home care agency to employ someone for you.



- Paying for a daytime opportunity.



- Paying for leisure activities like going to a football match.



- Buying equipment to help you live independently at home like communication aids.



You cannot use a direct payment for:



- Living in a residential home or nursing care home full-time.



- Paying bills, rent, mortgage, or buying food



- Health services (like doctor or hospital care)



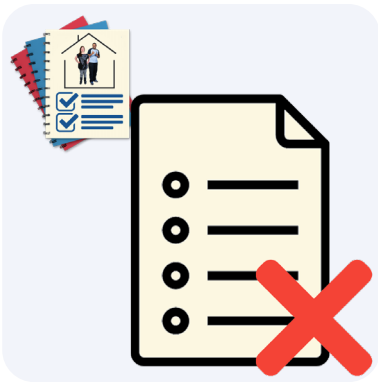
- Gambling



- Anything against the law



- Alcohol, drugs, or tobacco



- Anything not listed in your care plan



If you are unsure what you can or cannot use your direct payment on, you can call the Direct Payment Team on **01473 264853**.



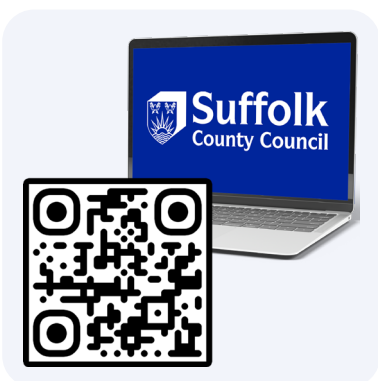
## Finding services near you



Your social care practitioner can give you some advice on finding services that meet your care and support needs.



Here are some useful website links to look through:



**Suffolk County Council** website can help you find services in your area:

[www.suffolk.gov.uk](http://www.suffolk.gov.uk) and by searching for “Suffolk Infolink”.



**Small Good Stuff** website can help you find out about small local businesses offering various support service:

[smallgoodstuff.co.uk/suffolk](http://smallgoodstuff.co.uk/suffolk)



**Suffolk Market Place** can help you find information on Adult Social Care services in Suffolk:

[marketplace.suffolk.gov.uk/](http://marketplace.suffolk.gov.uk/)



**Care Quality Commission (CQC)**

makes sure health and social care services provide people with the best care possible.



On their website you can find information on care providers, including how good a care service is and how to report concerns

[www.cqc.org.uk](http://www.cqc.org.uk)



# How is the money paid and how to you use it?



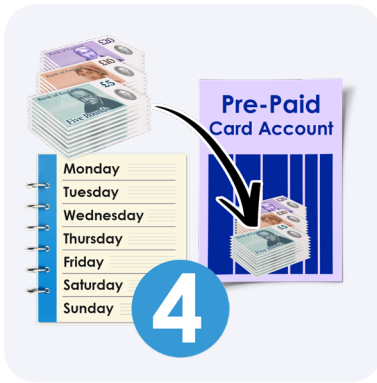
If you choose to get a direct payment, the council will set up a **Pre-Paid Card Account** for you.



A **Pre-Paid Card Account** is a bank account just for your care money.



You will get your pre-paid card in the post from a company called Allpay.



We pay the money to your Pre-Paid Card Account every 4 weeks.



- You can use the Pre-Paid Card to set up **direct debits** or **standing orders** to pay for the services that you are using the direct payment to buy.



A **Direct debit** is when you agree for money to be taken from a bank account by a service.

This is done on an agreed date without you needing to do anything.



A **Standing order** is when you tell your bank to send a fixed amount of money to someone on a regular schedule.

For example, sending money every month.



- You can also use **online banking** or **telephone banking** to make payments by bank transfers.



**Online banking** means using the internet to manage your Pre-Paid Card Account.

You can do it from your phone, tablet, or computer.



**Telephone banking** means using your telephone to talk to your bank.

You don't need the internet or a smartphone.



- You can check your account information at any time using online banking.



- You can let a trusted person have an extra card.



- For example, if they are helping you to manage the direct payment.



- You cannot take out cash with this card, but you can use a cash machine to get a statement.



# Do you need to pay towards your care and support?



Most people have to pay something towards their care. This is called a contribution.



To work out your contribution, you will fill in a **financial assessment form**.



You can fill in the Financial Assessment Form online:

[adultcareportal.suffolk.gov.uk/web/portal/pages/eaf1#h1](http://adultcareportal.suffolk.gov.uk/web/portal/pages/eaf1#h1).

Or ask for a paper version if needed.



After the financial assessment, you will find out one of three things:



1. You don't need to pay anything.



2. You need to pay part of the cost (this is called your contribution).



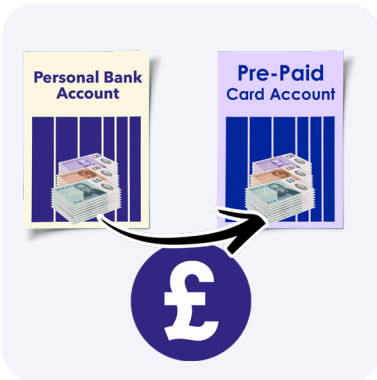
3. You need to pay the full cost, plus a small admin fee.



## How do you pay your contribution?



To pay your contribution, you will need to set up a standing order from your personal bank account.



This money goes into your Pre-Paid Card Account.

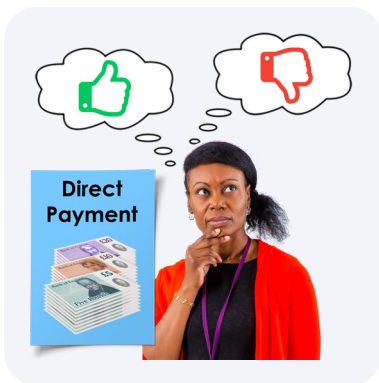


We check your contribution every April to make sure it is still correct.

Look out for a review letter each year.



# What happens if you choose to get a direct payment?



If you decide you want a direct payment, your **social care practitioner** will check if it's right for you.



If a direct payment is right for you, you'll be asked to sign a **direct payment agreement**.

This means you agree to follow the rules about how to use the direct payment.



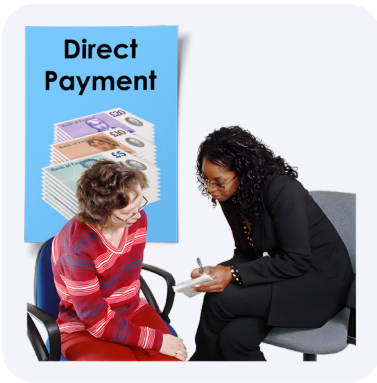
Make sure you understand what you're signing.



Your social care practitioner can explain the direct payment agreement if needed.



Once everything is set up, we'll send you a letter to let you know when your direct payment will start.



# Direct payment reviews



A review is how we check your direct payment is working well.



We will need to check your direct payment is being used for the things in your care and support plan.



We will work with you to do the first review within six months of you getting a direct payment.



We will then review it at least once a year.



We may review it more often if needed.



If you don't take part in reviews, we may stop or pause your direct payment.



You must track your spending and keep things like:



- **Invoices**

An invoice is a bill. It shows what someone charged you for a service or item. It includes details like the date, what was provided, and how much it cost.



- **Timesheets**

A timesheet shows how many hours someone worked. If you pay someone to help you, they fill out a timesheet to record their work hours.



- **Receipts**

A receipt is proof that you paid for something. It shows what you bought, when you bought it, and how much you paid.



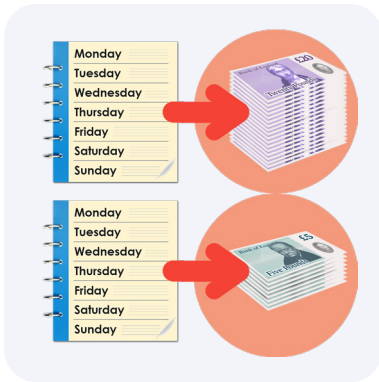
If we are worried about how you are using the money, someone will speak with you.



If you spend money on things not agreed, we will ask you to pay it back.



# Money in your direct payment account



If you get a direct payment, you don't have to spend the same amount every week.



You can save up to eight weeks' worth of your weekly payment in your account.



If you save more than that, we'll take back the extra money.

You can tell us if there is a special reason you need it.



Please call the Direct Payment Team at **01473 264853**, if you use your direct payment to hire staff and need money for things like:



- **Redundancy Pay**

This is money you might need to give a worker if you no longer need a personal assistant.



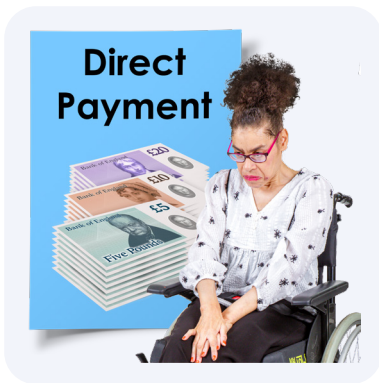
- **Sick Pay**

If your worker is too ill to work, you may still need to pay them for some of that time. This is called Statutory Sick Pay.



- **Maternity Pay**

If your worker is having a baby and takes time off, you may need to pay them during their maternity leave. This is called Statutory Maternity Pay.



# Worried about your direct payment or something has changed?



If money has left your account and you're not sure why:



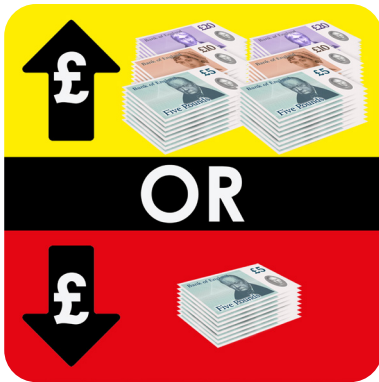
- You need to contact the company that gave you the Pre-Paid Card.



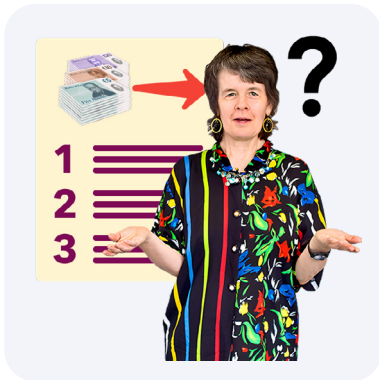
- If that doesn't solve the problem, you need to call the Direct Payment Team at **01473 264853**.



Talk to your social care practitioner if:



- You think you're getting too much or too little money.



- You are unsure what you can use money for.



# Care and support plan review



We will look through your care and support plan with you at least once a year.



We may look through care and support plan sooner if you have a change in your life.



If you think your care and support plan needs to be looked at again and you don't have a current social care worker:



- Call Customer First on **0808 800 4005**.

Calls are free from landlines and most mobile phones.



# Stopping a direct payment – what you need to know



If you want to stop your direct payment, please contact Customer First: Call **0808 800 4005**.

Calls are free from landlines and most mobile phones.



We will review your direct payment account to make sure any leftover money is returned to Suffolk County Council.



We will explain how to return any money.

**You can contact us by email.**

Email: [heartofcare@suffolk.gov.uk](mailto:heartofcare@suffolk.gov.uk)

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