

Individual Budgets

A different way of getting
the social care you need

March 2010



LONDON BOROUGH OF
BEXLEY

Individual Budgets: What are they?

Individual Budgets are sums of money allocated to individuals for providing assistance to people who are eligible to be funded by the Council for adult social care services.

Each individual has a choice as to how to use/spend the sum of money allocated to them for getting the assistance/care they need:

- Your care package can either be arranged by the Council
or
- You can have the sum of money allocated for their care package as a Direct Payment to arrange/buy their own assistance/care
or
- You can have part of your care package arranged by the Council and the remaining sum as a Direct Payment to arrange or buy your own care.

In summary, Individual Budgets allow you to either buy services directly, through the local authority or a combination of the two. Individual Budgets let you control how to spend money on the support you need.

What are the benefits of Individual Budgets?

An Individual Budget allows you to have control over the way your support is organised.

You have more choice of organisations and individuals who you can ask to support you. You can also have more say over exactly what they do and when they do it.

With Individual Budgets you know roughly how much money you will be entitled to.

There will be lots of people who can help you manage your Individual Budget, such as social workers, brokerage, advocates or friends and family.

Who can have an Individual Budget?

Everybody who is eligible to be funded by the Council to receive adult social care services will be allocated an Individual Budget.

How do Individual Budgets work?

Firstly, you will need to have an assessment by a social worker/care manager, who will help you identify your eligible needs. Once this assessment is complete, they will tell you how much money you are entitled to per year.

You will then be asked to write a 'support plan' to say how you will use the money. The support plan needs to be agreed by London Borough of Bexley before it can start.

With Individual Budgets, your Care Manager will:

- Find out what kind of things you need support with, e.g. personal care. This is called an Assessment.
- The Care Manager will tell you roughly how much there is to spend on your support to meet your needs (and how much money you have to pay towards this). This is the Individual Budget.
- You then plan what services or care you need. You can do this with the help of social care staff at the Council, a family member or friend if you wish. This is called a Support Plan.
- You can then either arrange your own support, get help from family or friends or ask the social care staff at the Council or a brokerage service to do it for you.

How Individual Budgets can help you

With Individual Budgets, you will know roughly how much money you have to spend on your care and support to meet the needs in your assessment. You then have the opportunity to find different ways of getting support and care. For example:

- Different ways to stay independent, like deciding who you want to help you with personal care, cooking, or getting about outside
- Different respite breaks to help you or your carer have a short break
- Different ways to spend your time during the day

How much money will I get?

You will have an assessment and your total budget will be decided on the basis of your needs. You may need to contribute some of your own money towards this budget, your care manager will take into account your financial circumstances and give you more information about this.

Can I have help in planning how to spend my Individual Budget?

Yes. You can complete your support plan on your own, but it may be useful to ask someone else for help. This could be a friend, a member of your family or another person or group of people you trust. Alternatively, you can ask your social care staff at the Council to help you.

Your support plan can be quite short and simple and you will be given advice about what needs to be in it.

If you choose to have part or all of your Individual Budget as a Direct Payment. If you choose to employ your own carer/s (sometimes called Personal Assistants), Inspire Community Trust's Direct Payments Support Team can help you with:

- understanding your role and responsibilities as an employer of your carer/s

- employing your own carer/s – Personal Assistants
- advertisements
- drawing up job descriptions, person specification and work contracts
- interviewing potential staff
- Criminal Record Bureau (CRB) checks
- health and safety issues
- opening a separate bank account for your Direct Payment element of your Individual Budget.
- budgeting
- payments/payroll for your carer/s
- information regarding tax and national insurance payments that you may need to pay as an employer

What can I spend my money on?

Your assessment will tell you what your eligible needs are. You can use the money on anything that helps you to meet these needs. You can decide how to spend your budget on your own or with help from someone else.

Your plan must ensure that you stay safe and well. Provided this is the case, you can be creative with how you use your money and try to make the most of it.

Once your Plan is agreed, you must only use the money to pay for things that are in it. If you want to make significant changes, you should contact your Care Manager.

These are a few examples of some of the ways you could spend your Individual Budget:

- employing support workers or Personal Assistants: these can be friends or members of your family
- buying services from an agency or organisation
- paying expenses for unpaid helpers
- paying holiday or other expenses for someone assisting you in order to give your carer a break

There are some things you cannot spend your budget on.

For example:

- Paying someone who already receives a Carer's Allowance for providing care to you.
- funding for permanent care (for example care in a hospital or nursing home or residential care home)
- paying someone who may place you at risk of harm, abuse or lack of care
- paying for services that should be provided by the NHS

If you are in doubt about whether something is appropriate, then talk to your Care Manager about it.

Who will arrange my Individual Budget payments?

a) Direct Payment

If you want to manage your support yourself, you can receive the money as a Direct Payment. You will then be responsible for paying and organising the people who are assisting you. You will need to open a separate bank account. As described above Inspire Community Trust's Direct Payments Team can assist you with this .

b) Using a Broker

If you do not want the responsibility of managing your own support, you can arrange for someone else to be paid your Budget and to manage it on your behalf. This can be a family member, friend or other advocate.

c) Using Social Services to arrange your support

You can ask Social Services to arrange your support for you. However, Social Services can only arrange support from their contractors or agencies that they have contracts with, leaving the choices available to you more limited. Social Services cannot employ individuals on your behalf.

How will you check what I have been spending?

If you are paying for your own support, you or your representative need to send Social Services copies of the bank statements from your Individual Budget bank account.

You must keep copies of all receipts, invoices, pay slips and other paperwork. Social Services will need to see these.

A social worker/care manager will also visit periodically to review how your needs are being met.

If the amount of help or support I need changes, will my Budget change?

If your needs increase, you will need to ask for a re-assessment to see if you are eligible for more money. If your needs decrease, you should inform the local authority, as you may then be eligible for less money.

Will this money affect my Individual income?

Your allocated Budget is to pay for the assistance and support that you need. It is not Individual income and you should not declare it for tax or benefit purposes as income.

What if I do not spend all the money in my Budget?

Social Services will only give you the money you need for your support plan. If your needs then increase, you should ask for a review of your plan.

We will keep in touch with you to make sure things go well and that you have enough money to pay for the support you need.

Where can I find out more information?

Talk to your care manager if you already have one.

You can find out more about Individual Budgets by contacting:

Care Central
Howbury Centre
Slade Green Road
Erith
Kent DA8 2HX

Tel 01322 356363

You can find out more about Direct Payments by contacting:



Inspire Community Trust
20 Whitehall Lane
Slade Green Road
Erith
Kent
DA8 2DH

Tel 01322 344807

If you would like to know more about the services the Council provides, or would like either a translation of this document or the information in a different format, please call our Customer Contact Centre on 020 8303 7777 and press 0, quoting reference: 603725/2.10



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