



## Prepaid Cards for Direct Payments

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Department: Adults' Health and Care  
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### Description of current service/policy

All County Council service users have the opportunity to be offered a personal budget to meet their assessed eligible social care needs. Direct Payments are the most common option for personalised care and support and are given as an alternative to receiving services commissioned directly by Adults' Health and Care. Direct Payments are monies paid by the County Council to any person (Service User or Carer) with an eligible social care need. This enables people to have greater choice and control as to how they feel their care needs should be met. Currently money is paid directly into a bank account which prevents us being able to clearly identify how the monies are being spent.

Geographical impact: All  
Hampshire

### Description of proposed change

Prepaid Cards will be used as a mechanism for service users to receive direct payments as an alternative method to the usual process of payment into bank accounts. The cards will also be used for the Client Affairs Service to provide personal money for service users in order for them to have access to this in the community. The use of Prepaid Cards will look to improve the efficiency of the current direct payment process and provide a better overview as to how service users are using their direct payments. For Client Affairs, the use of Prepaid Cards will enable a more accurate way of monitoring spends and improving the quality of the annual reports sent through to the Court of Protection.

### Impacts of the proposed change

This impact assessment covers Service users

### Engagement and consultation

Has engagement or consultation been carried out? Yes

Previous engagement had been made for the original pilot that was due to run in 2017 with operational teams and potential users of Prepaid Cards. On going engagement has taken place

with internal departments and other local authorities that have already implemented the use of Prepaid Cards.

<b>Statutory considerations</b>	<b>Impact</b>	<b>Mitigation</b>
<b>Age:</b> Neutral		
<b>Disability:</b> Neutral		
<b>Sexual orientation:</b> Neutral		
<b>Race:</b> Neutral		
<b>Religion and belief:</b> Neutral		
<b>Gender reassignment:</b> Neutral		
<b>Gender:</b> Neutral		
<b>Marriage and civil partnership:</b> Neutral		
<b>Pregnancy and maternity:</b> Neutral		
<b>Other policy considerations</b>	<b>Impact</b>	<b>Mitigation</b>
<b>Poverty:</b> Neutral		
<b>Rurality:</b> Neutral		

## **Any other information**

A prepaid card provides another platform whereby people can receive a personal budget and would allow someone who may not be able to open a bank account the opportunity to receive a personal budget. There is still the option for service users to receive their Direct Payment via a bank account as required. The prepaid card solution will also provide Hampshire County Council with a better understanding of how a service user uses their personal budget through frequent monitoring and report analysis produced through an online portal. This change will mean that social workers will not be spending so much time going through financial information within a review and have more quality and focussed conversations around the service users care and support requirements.