

## Response to Request for Information

Reference      FOI 000896  
Date            17 February 2017

### ***Adult Social Care Prepayment Cards***

#### **Request:**

- For how many adults does your Local Authority area currently fund long term care and support?  
[3,169 \(excluding carer's services\)](#)
- How many of these receive a personal budget as defined in the care act statutory guidance?  
[2,618 currently receive a personal budget](#)
- How many people receive funding for their support using a prepayment card?  
[422 \(excluding carer's\)](#)
- Does the local authority consider these to be direct payments?  
[Yes, those people receiving a Personal Budget via a Direct Payment are paid using a pre-payment card account except where their Direct Payments are managed by a third party support organisation.](#)
- Are cash withdrawals allowed using the pre-payment card?  
[Yes, but only where this is identified as being required as part of their Support Plan.](#)
- Is spending on the card limited to particular services or care providers?  
[There are restrictions by 'Merchant Code' which do not allow the card to be used for activities such as gambling but not limited to particular care providers.](#)
- Are any pre-payment cards held by care providers and not by the individual themselves? If so how many?  
[No, Direct Payment pre-paid cards are not held by care providers.](#)
- What other restrictions if any are placed on the usage of money on the prepayment card?  
[No other restrictions, as long as the usage is identified in the Support Plan to meet their assessed eligible needs and is consistent with the Care Act 2014 guidance as set out in section 10 through to 12 of Care and Support Statutory Guidance which describes how "eligible needs" can be met. Please see link](#)

supplied below:

<https://www.gov.uk/government/publications/care-act-statutory-guidance/care-and-support-statutory-guidance#person-centred-care-and-support-planning>

- Are direct payment recipients offered the opportunity to have their direct payment paid using alternative options, including into a bank account?  
A Direct Payment may also be paid via a Third Party Supported Account.  
'Individual Service Funds' are currently being piloted.
- Are direct payment recipients informed that use of the pre-payment card is voluntary and they should have a choice of how their personal budget is managed?  
The pre-paid card account service used by the City of Wolverhampton Council is merely a mechanism for making the payment to the individual. The individual then chooses how to manage the payment to provide for their eligible needs within the terms of their Support Plan. This is the information given to Direct Payment recipients.
- How much money has the authority spent on the introduction of pre-payment cards?  
From August 2015 to date the pre-paid card account fees were £57,569.23. There were no other operating or introduction costs apart from a mail-out of information to about 600 customers.
- What fees and operating costs have been incurred by the local authority in providing pre-payment cards in the last year?  
From 1/1/2016 to 31/12/2016 the pre-paid card account fees were £38,099.54. There have been no "operating costs" as defined in your supplementary email.
- What bank or organisation(s) provide the prepayment cards?  
Pre-paid Financial Services (PFS)