

Improving access to direct payments

Central Bedfordshire Council has introduced a new way to help you manage the money you receive more effectively for your assessed care needs and support.

Direct payments are used to pay for services that meet the needs that are set out in your support plan

If you receive a direct payment you can now use a prepaid card to pay for your assessed care needs and support and help you manage the money.

What is a prepaid card?

A prepaid card looks similar to a debit card that you get from your bank. You can use it to pay for services that meet your assessed needs and outcomes, as agreed in your support plan.



How does it work?

The amount that has been agreed in your support plan will be paid straight into your account by the Council on a monthly basis.

You can use the prepaid card anywhere that accepts MASTERCARD® by chip & pin, standing order, direct debit, bank transfer, telephone or the internet.



You must pay your contribution onto the prepaid card at intervals alongside the council payments, as this will be used first to pay for your care.

What are the benefits of using a prepaid card?

- You won't need to send in bank statements or receipts of spends as we can monitor where the payments have gone.
- You don't need to open a separate bank account to receive your direct payments, therefore avoiding delays.

- It's an easier way to arrange and pay for your support, especially if you're unable to get out and about easily.
- It's a secure way to pay for your care.
- You can check your card balance online or via the telephone. Paper statements are also available.
- You can nominate a trusted person to run your account with you.
- It will take the pressure away from having to submit and allow more time for looking after loved ones

Who can get a prepaid card?

All new customers will be issued with prepaid cards, and for existing customers, cards will be discussed when their review of assessed care and support needs is undertaken. However, if you would like your card sooner please contact the Direct Payments team.

What happens if I spend more than is loaded onto the prepaid card?

You can only spend up to the amount that is in your account and available on your card, so you cannot go overdrawn. Therefore, you should always have the 8 weeks money on your card

How do I get a prepaid card?

If you are interested in having a prepaid card to pay for your care and support, please contact Central Bedfordshire Council on 0300 300 8341

You can contact our Direct Payments Team from 9am to 5.20pm on Monday to Thursday and 9am to 4:20pm on Friday

Alternatively, you can email Direct.Payments@centralbedfordshire.gov.uk

The PFS Prepaid MasterCard is issued by Prepaid Financial Services Limited pursuant to a license from MasterCard International Incorporated.

Prepaid Financial Services Limited is regulated and authorised by the Financial Conduct Authority, registration number 900036. Registered Office: 5th Floor, Langham House, 302-308 Regent Street, London W1B 3AT UK

Central
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A great place to live and work

Contact us...

by telephone: 0300 300 8341

by email:

Direct.Payments@centralbedfordshire.gov.uk

write to:

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Direct Payments Team
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