

Norfolk Care Association Subgroup Meeting  
23<sup>rd</sup> February 2026, 10:00am – 11:30am

## **Individual Employers who Receive Direct Payments/Personal Budgets**

**Chair:** Jon Clemo – Director, Norfolk Care Association

**Facilitated by:** Caitlin Moll – Operations Manager, Norfolk Care Association

This subgroup meeting aims to provide a dedicated space for attendees to discuss operational updates, share feedback, and address specific challenges related to Direct Payments and Personal Budgets. The session facilitates direct communication between those managing care and the DPSS local authority team.

### **Summary of discussion**

The meeting focused primarily on three key areas: the rollout of the new online portal for timesheet submissions, the upcoming financial uplift for Direct Payment (DP) rates, and the provision of training and insurance for Personal Assistants (PAs). Shaun Copeman, Direct Payment Support Services Manager, provided clarity on the phased implementation of the digital portal, confirming that while read-only access begins in April, full submission functionality is expected by July.

Discussion took place regarding the lack of oversight for Personal Assistants compared to regulated services. This included concerns about the absence of a 'quality assurance net' and mandatory training requirements, which was balanced against the core principles of employer choice and control. The meeting also addressed a series of questions submitted by participants who were unable to attend, covering topics such as recruitment platforms and the local authority's block insurance policy for individual employers.

### **Discussion Topics**

#### **Portal and Online Timesheet Submission**

The transition of the timesheet submission process to an online portal was a key discussion point. Shaun Copeman explained the timeline for Phase 1 and Phase 2 of the rollout, clarifying what employers and employees will be able to see and do at each stage.

Key points raised:

- Phase 1- April: The portal goes live as "read-only." Employers can view summary statements and submitted hours; PAs can view payslips, P60s, and P45s.
- Phase 2 - July/August: Full functionality for submitting timesheets online is expected to go live.

Specific guidance and communications regarding the submission process will be distributed starting in May to avoid the busy April financial year-end period. It was noted that some employers may still prefer or require non-digital options, though the push is towards the portal.

The group discussed the risk of digital exclusion as the payroll process moves online and explored how to support PAs and employers who may struggle with technology. Non-digital workarounds may need to stop to encourage the adoption of essential digital skills as many PAs have not yet provided email addresses for the new system.

### **Direct Payment Rates and Living Wage Uplift**

Shaun Copeman provided an update on the planned annual uplift for Direct Payment rates to align with the upcoming increase in the National Living Wage. Jon Clemo asked clarifying questions to confirm how this would practically affect employer budgets and staff pay.

- The National Living Wage is increasing by approximately 6.7%.
- Shaun Copeman confirmed that the local authority is looking to match this increase within the DP rates.
- The standard rate for PAs is expected to rise from the current £11.91 to approximately £12.71.
- The "Personal Assistant rate" (higher rate) will increase from £13.88 to approximately £14.81.

There was a need for clarity on whether the uplift covers just the wage or also the associated on-costs (National Insurance, pensions, etc.). It was confirmed that the percentage uplift is applied to the total rate to cover these costs.

### **Personal Assistant Training and Support**

There were concerns raised regarding the lack of oversight for Personal Assistants compared to regulated services, noting that many PAs lack basic skills in lifting, handling, and first aid, which poses risks to both the employer and the employee.

- Currently, training for PAs is not mandated by the local authority to preserve the employer's "choice and control."
- Free training is available through various providers, but it is up to the individual employer to require it.
- There is a perceived imbalance between the strict training requirements for agency staff versus the lack of requirements for PAs.

The challenge is balancing safety/safeguarding with the legal definition of being an individual employer.

## **Insurance and Safeguarding**

A question was asked regarding the insurance requirements for individual employers and whether the council still provides a basic policy.

- Norfolk County Council now provides a "block policy" for all Direct Payment recipients. This ensures that every employer has at least basic Public Liability and Employer's Liability insurance.
- Previously, over 100 people were found to be uninsured, leading to the decision to implement a universal basic policy for safeguarding.
- Some employers initially felt this took away choice, but the move was justified as a necessary safeguarding measure to protect employers from potential litigation.

### **Q&A:**

**1. Will there be more information regarding the transition to online timesheet submissions?**

*Yes, further information will be released later in the year. The online portal launches in April but will initially be for "read-only" access, allowing employers to view summary statements and employees to view payslips and P60s. The full functionality for submitting timesheets online is scheduled for July. Detailed guidance and "how-to" communications will be distributed from May onwards.*

**2. Why was I sent an email regarding training and legal advice from a company called "Supportis" without prior notice?**

*This change was unexpected for the DPSS team as well. Fish insurance changed their employment support partner from Peninsula to Supportis and sent out these communications without notifying Shaun and his team in advance. Shaun has fed back to Fish Insurance that prior notice was necessary to ensure employers did not mistake these emails for scams or junk mail. Fish Insurance will attend the next advisory group meeting to provide more details.*

**3. Is there a CQC (Care Quality Commission) process or regulation that covers individual employers who hire their own carers?**

*No, the CQC does not currently regulate individual employers who hire Personal Assistants. Regulation only applies to registered care agencies. However, the local authority does monitor for "unregistered agencies" - groups of carers who may be acting as an agency without the required registration - and reports such cases to the CQC when identified.*

**4. What are the rules regarding employing myself or a close family member to provide care under a Direct Payment?**

*Under the Care Act, employing a close family member who lives in the same household is generally not permitted unless there are exceptional circumstances where no other viable care options exist. This is due to the conflict of interest in being both the*

*employer and the employee. Such arrangements are reviewed on a strict case-by-case basis, and individuals are encouraged to discuss their specific situation with their social worker.*

**5. Does the council still provide a basic insurance policy for individual employers?**

*Yes, Norfolk County Council now provides a "block policy" that automatically covers all Direct Payment recipients. This ensures a safety net of Public Liability and Employer's Liability insurance is in place for all employers to prevent situations where individuals might inadvertently be operating without cover.*

## **General feedback**

- There is a recurring theme of difficulty in finding staff, leading to a high reliance on existing PAs who may be undertrained.
- Participants expressed a desire for earlier and clearer communication regarding financial changes and digital transitions to help them manage their responsibilities as employers.
- There is underlying anxiety about the transition to digital-only timesheets for those who are less tech-savvy.