

Financial Assessments and Direct Payments Newsletter

Please read on for the news from your Financial Assessments and Direct Payments team

Pensions Auto Enrolment

The law on workplace pensions has changed to make it easier for people to build up a pension, particularly those on lower incomes. Therefore, if you are an employer of a Personal Assistant you will be legally required to automatically enrol your PA into a workplace pension scheme.

All workers between 16 and 74 will have a right to join their employer's pension scheme regardless of their earnings. However a worker earning below £5,824 will not be eligible to receive an employer's contribution.

The table below shows you, in brief, who is eligible for employer contributions.

Don't worry! Some payroll providers can do all the work for you and take the headache out of the process.

Please note that if you use the services of **PayPacket** for your payroll, they are already prepared to support you and do all the work required for auto enrolment, including finding a pension scheme, working out who is eligible and when your staging date is.

If you do your own payroll or use a different provider, please contact your Direct Payments Officer for further information. If you would like more information about auto enrolment, you can also contact **The Pensions Regulator on 0845 600 1011**.

Annual earnings	Age		
	16-21	22-state pension age	State pension age -74
£5,824 or below	Has a right to join a pension scheme but not to an employer contribution		
Over £5,824 to £10,000	Has a right to opt in and receive employer contribution		
Over £10,000	Has a right to opt in	Automatically enrol	Has a right to opt in

Independent Living Fund Update

Following on from the decision by Government to **close the Independent Living Fund on 30th June 2015**, local authorities and the ILF are working to ensure that there is a smooth transition and that users are kept informed and supported throughout the transfer process.

All ILF users should have received a review and support visit by an ILF assessor by December 2014.

This visit will have given all users, and their families, a clear understanding of how their eligible care needs will continue to be met, in line with the outcomes identified in their support plans by the 1st July 2015.

The ILF has advised all users to contact their local authority prior to the transfer if they are unsure.

Closure of the Merton Adult Access Team

The Merton Adult Access Team will be closing at the end of March. Customers who require information, advice and support can contact the following voluntary organisations.

- Age UK Merton - 0208 648 5792
- Carers Support - 0208 646 7515
- Merton Mencap - 0208 646 0965
- Merton Vision - 0208 540 5446
- Wimbledon Guild - 0208 946 0735

Direct Payment Forum Dates



Forums will be held at the **All Saints Centre, Wimbledon, SW19 1BX** on the following dates:

- Monday 21st September
- Monday 7th December

All forums will start at 1pm.

If you have any suggestions of topics you would like to be discussed or speakers/groups you would like to hear from then please call us on 020 8545 3632.



Please remember to tell us if you are going into hospital...

Personal Assistant Finder

We understand that it can be difficult to find the right people to help you and that there is a growing demand for personal assistants. This is why we have developed a database of personal assistants so you can search for a PA that meets your needs.

To access the database:

1. Type 'merton i' into google or type the web address at the bottom of this page
2. Once you are on the merton-i home page, click on the 'Personal Assistant Finder' tab at the top of the page, and follow the instructions.



3. Scroll to the bottom of the page and click 'view all personal assistants.'



Stay Safe - Stay Connected!

MASCOT Telecare provide a range of initiatives enabling people to remain at home with independence and security.

Telecare services are suitable for vulnerable people and those with a disability, and can help prevent unnecessary admissions to hospital and residential care.

**For more information contact:
020 8274 5940**

Reminder: Remind your PA to take their annual leave. You can call paypacket or your payroll provider to find out what their entitlement is if you are unsure. Payment cannot be made in lieu of holiday. If the leave is not used, it's lost.

There are no proposed increases to adult social care charges in 2015/16

<http://merton-i.merton.gov.uk/kb5/merton/asch/home.page>

Trading Standards

The Trading Standards team at Merton council tackle rogue traders who target the vulnerable and they treat this as a priority.

Doorstep crime is particularly unpleasant as rogue traders target frail/elderly residents (in some cases life savings can be lost to these traders)

Some advice from Trading Standards to stay safe from doorstep traders...

- Obtain a minimum of three quotes. Make sure the quote clearly shows the tradesman's name, full address and land line telephone number.
- Beware of any cold callers wanting to start work immediately
- Never pay cash. Never pay upfront. (Unless in agreement with contract)
- Ensure trader is member of an accreditation scheme (such as Check-a-trade, Federation of Master Builders etc.)

Want to stop unwanted callers and junk mail? Consider registering with:

- Mailing Preference Service at www.mpsonline.org.uk or 08457034599
- Telephone preference service www.tpsonline.org.uk 0845 070 0707

PA Training

People who employ their own care staff (individual employers), can apply for funding from Skills for Care to cover the full cost of care related training and development for both themselves and their personal assistants.

This could include short courses on dementia awareness, Emergency First Aid or holistic massage, or an accredited qualification such as a Diploma in Health & Social Care.

Skills for Care are now accepting applications for funding for 2015-2016. All learning and qualifications must be paid for and started after the 1st April 2015 and before the 31st March 2016.

For further information and to download a copy of the application form please visit:

<http://www.skillsforcare.org.uk/Funding/Individual-employer-funding/Individual-employer-funding.aspx>

Don't forget to complete the attached questionnaire to be in with a chance of winning a £40 Marks and Spencer's voucher.