

Stage 1 Equality Impact Assessment – Initial Screening

Assessor(s) Name(s):	Matt Porter
Directorate:	ASC
Date of Completion:	20 November 2015

Name of Policy/Strategy/Service/Function Proposal

Introduction of pre-paid cards for ASC

The Aims, Objectives and Expected Outcomes:

One of the key principles within the transformation of adult social care is that of giving customers more choice and control. Direct Payment Personal Budgets are the means by which we deliver this.

Currently service users can receive their Personal Budget in the following ways:

Direct Payments – The individual or their representative receives a sum of money into a nominated bank account which is used to purchase support and services.

Managed Services – The IW Council manages the individual's personal budget and arranges services from its current contracted providers.

The Isle of Wight Council currently pay direct payment funds to approx. 650 service users. The current delivery method for direct payments, i.e. paying funds into a bank account opened specifically for this purpose, has not proved to be ideal. It excludes certain service users who are unable to open a bank account and also places a burden on the service user to provide bank statements for audit purposes. It also relies upon a time-consuming and bureaucratic audit process to request, chase and process bank statements.

It has therefore been decided that the next phase in the development of our direct payment provision is to introduce Prepaid cards for direct payments.

Please delete as appropriate:

- This is a proposal for a new, changed or removed policy/strategy/service/council function

Key Questions to Consider in Assessing Potential Impact

Will the policy, strategy, service or council function proposal have a negative impact on any of the protected characteristics or other reasons that are relevant issues for the local community and/or staff?	No
Has previous consultation identified this issue as important or highlighted negative impact and/or we have created a “legitimate expectation” for consultation to take place? A legitimate expectation may be created when we have consulted on similar issues in the past or if we have ever given an indication that we would consult in such situations	No
Do different groups of people within the local community have different needs or experiences in the area this issue relates to?	No
Could the aims of these proposals be in conflict with the council’s general duty to pay due regard to the need to eliminate discrimination, advance equality of opportunity and to foster good relations between people who share a protected characteristic and people who do not?	No
Will the proposal have a significant effect on how services or a council function/s is/are delivered?	No
Will the proposal have a significant effect on how other organisations operate?	No
Does the proposal involve a significant commitment of resources?	No
Does the proposal relate to an area where there are known inequalities?	No

If you answer **Yes** to any of these questions, it will be necessary for you to proceed to a full Equality Impact Assessment after you have completed the rest of this initial screening form.

If you answer **No** to all of these questions, please provide appropriate evidence using the table below and complete the evidence considerations box and obtain sign off from your Head of Service.

Protected Characteristics	Positive	Negative	No impact	Reasons
Age			x	We have considered whether elderly service users could be negatively affected by this proposal as they may be less likely to have access to the internet and may not therefore be familiar with online banking processes. However, many service users in this category currently have a family member who manage their direct payment or use an independent account manager. Internet banking is just one of the options for managing prepaid card payments as dedicated telephone banking support is also available. The IWC would also provide support and guidance during the transition period to assist service users in setting up regular payments and ensuring that they know how to use their prepaid card.
Disability	x			The proposal will affect this protected characteristic if the person is receiving a direct payment to meet their assessed needs. The individual will receive the same amount of funding but will not be required to open a bank account and will no longer have the burden of providing evidence of their expenditure for audit purposes.
Gender Reassignment			x	It is possible that people in this protected characteristic may be affected by this proposal but only if they have a disability with needs that have been assessed as critical or substantial. People in this protected characteristic without a disability will not be affected.
Marriage & Civil Partnership			x	It is possible that people in this protected characteristic may be affected by this proposal but only if they have a disability with needs that have been assessed as critical or substantial. People in this protected characteristic without a disability will not be affected.
Pregnancy & Maternity			x	It is possible that people in this protected characteristic may be affected by this proposal but only if they have a disability with needs that have been assessed as critical or substantial. People in this protected characteristic without a disability will not be affected.

Race			x	It is possible that people in this protected characteristic may be affected by this proposal but only if they have a disability with needs that have been assessed as critical or substantial. People in this protected characteristic without a disability will not be affected.
Religion / Belief			x	It is possible that people in this protected characteristic may be affected by this proposal but only if they have a disability with needs that have been assessed as critical or substantial. People in this protected characteristic without a disability will not be affected.
Sex (male / female)			x	It is possible that people in this protected characteristic may be affected by this proposal but only if they have a disability with needs that have been assessed as critical or substantial. People in this protected characteristic without a disability will not be affected.
Sexual Orientation			x	It is possible that people in this protected characteristic may be affected by this proposal but only if they have a disability with needs that have been assessed as critical or substantial. People in this protected characteristic without a disability will not be affected.

Are there aspects of the proposal that contribute to or improve the opportunity for equality?	Yes
<p>Prepaid Cards are available to all, regardless of a service user's financial circumstances. The proposal would create the opportunity for service users who are unable to open a bank account to benefit from a direct payment, currently these people are excluded. In line with outcomes identified in the Care Act 2014, prepaid cards would minimise the burden on service users to provide the IWC with bank statements for audit purposes.</p>	

Evidence Considered During Screening

Research has shown that Prepaid Cards are now being used by 83 councils and 15 CCGs across the UK to deliver direct payment funding.

We have visited two other authorities, Portsmouth and Bexley Heath, who have both successfully implemented Prepaid cards and have reported savings relating to increased efficiencies and improved control of direct payment funding.

Consideration has been given to whether we are meeting the terms of the Care Act by continuing with our current audit process. Currently we write to service users at intervals throughout the year to request bank statements and reminders are sent if this evidence is not received. This process may be considered to be too burdensome for service users and the introduction of prepaid cards will give the IWC direct and immediate access to the information we require.

Head of Service Sign off:



Martin Elliott

Advice sought from Legal Services (Name)



Helen Miles

Date

23 November 2015

A signed version is to be kept by your team and also an electronic version should be published on the council's website (follow the link from the EIA page on the intranet)