

# The MJ Awards

Category:

Personalisation &  
Choice Achievement  
of the Year



# The *Empower* Card

## Summary

Cheshire East Council launched an innovative new product in early 2010 to transform the way personal budgets are delivered to customers. The "**Empower**" card is a pre-loaded VISA debit card which gives users even greater freedom over decisions about their support.

The Empower Card was the first of its type in the UK and has cut through layers of bureaucracy for Cheshire East, making it easier for users to manage their personal budgets and generating efficiency savings of **49%** - which equates to over **£236,000** compared with the previous account management process for personal budgets.

### The **Empower** Card's Key Benefits:

- Meets new Coalition Government's agenda
- Supports the roll out of Personal Budgets
- Gives more control and purchasing power to older and disabled people
- Treats the individual as the expert in their own situation
- Reduces the administrative burden on individuals, families and carers
- A creative solution that also reduces the financial burden on the Council & Primary Care Trust
- Reduces bureaucracy
- Empowers the individual and benefits the Council as well
- The most efficient way to target spending to get the best value from a personal budget
- Supports take up of Personal Budgets which can reduce care costs by up to 15%.

## Background

The number of older people in Cheshire East is growing - and so is the demand on social care services. By 2021 the number of people aged over 85 will have grown by 45 percent while those aged 65-84 will have increased by almost a third since 2009. There are almost 6,500 adult customers across Cheshire East – of which 4,000 are aged over 65.

From its inception in April 2009 as a new unitary authority, Cheshire East Council recognised the need to improve and streamline its Adult Social Care services. This was driven by a desire to improve efficiency and outcomes but also to lead on the previous Government's aim of introducing more personalisation and choice into services.

The new coalition Government has also set out a focus on personalisation of services to ensure that individuals are enabled to take up personal budgets without an added burden of bureaucracy, free from day to day Council interference, to act as 'the expert' in their own situation and achieve improved outcomes.



*TV and radio personality Stuart Hall, centre, at the launch of the Empower Card in February 2010*

## Our Approach - ***Get a Life Not a Service***

At the heart of Cheshire East's vision for greater personalisation was the commitment to embed a culture of innovation, to give customers greater flexibility and control over their own support rather than a standardised 'one size fits all' approach. This focused on what is important to individuals and the results they want to achieve - recognising that customers want to be active citizens with equal access to mainstream services such as transport, leisure, housing and employment.

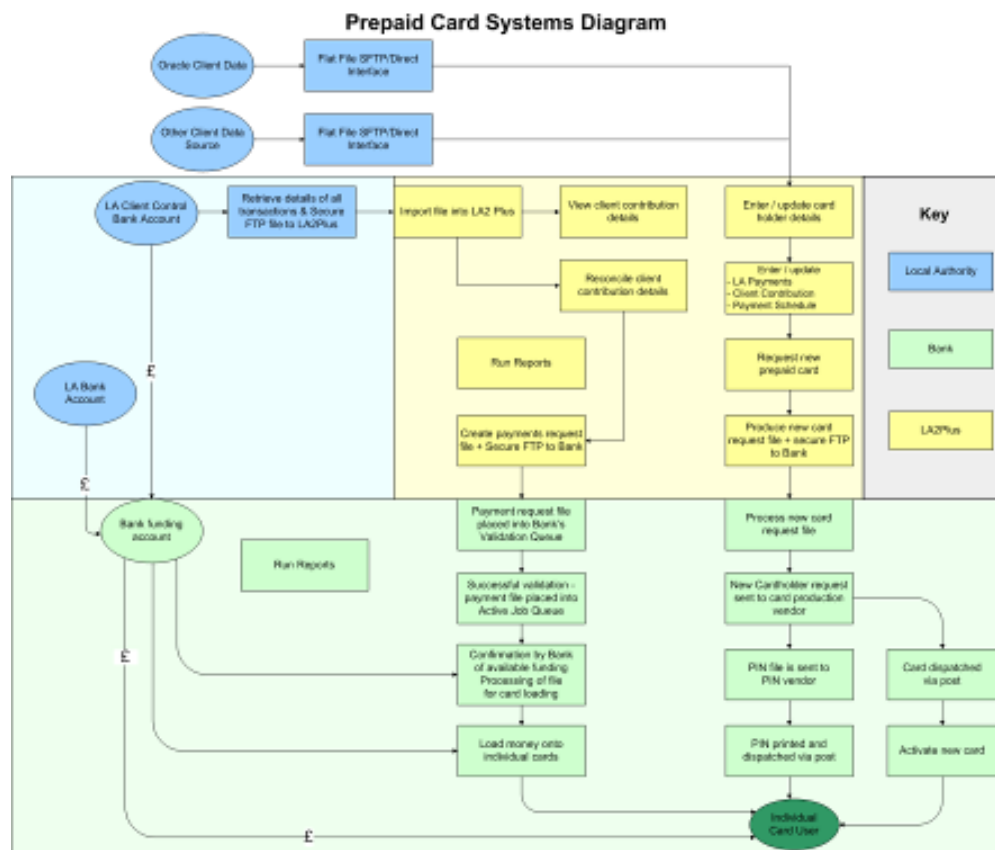
The Council responded to the needs of an ageing population and empowered people to take control of their own lives to maintain their independence, enabling them to live in their own home or in sheltered accommodation for as long as possible, rather than a care home.

There was also the need to support people to achieve the best quality of life while maintaining an affordable and reducing budget. The vision was to be:

- **Preventative** – to support people to live independently at home
- **Individual** – designed around the person not the 'care system'
- **Local** – to meet the needs of the person within their own community, and helps to support local service providers

# The *Empower* Card

In order to further streamline the provision and attractiveness of personalisation, we quickly identified the need for a more radical approach to delivering personal budgets. Working with a local financial services partner, we commissioned an innovative and bespoke integrated software system, LA2 Plus, to provide and administer a sustainable debit card solution, see below:



Following 2 years of development, in February 2010, Cheshire East Council became the first authority in the country to launch an innovative pre-loaded VISA debit card for those adults receiving a personal budget. Following a staff competition it was named the "*Empower*" card to reflect its benefit to the user.

## The Challenge

Prior to the introduction of the Empower Card payments were paid in cash directly into an individual's separate bank account, which had to be set up solely for this purpose. This method required the individual, or carer, to keep and produce detailed records of how the money was spent. Along with the administrative responsibility for the individual, it also placed a significant additional financial strain on the Council to manage and audit these accounts thus diverting funds available for support services into 'back-office' functions.

## The Solution

The Empower Card means that the Council, or Primary Care Trust, can pay funds directly onto the card and because records are kept electronically and automatically, it is a far more efficient and cost-effective solution for everyone. The card can be used anywhere that VISA is accepted, including online, and it also offers 24-hour telephone and online banking. This means that people accessing social care can now securely purchase services or products. The Empower Card provides the user with more choice, control and better value.

Purchases can only be made when there are sufficient funds on the card as it is a debit not a credit card; it also reduces the need for vulnerable people to carry large amounts of cash. If a budget holder needs help to manage their budget a second/companion card can be issued. The card can be used to make either one-off or regular payments.

The card is used for purchases to meet users' needs identified through initial and ongoing assessments; for example buying care from an agency, employing a personal assistant or paying for transport, leisure activities, respite breaks, support services and equipment.

### The *Empower* Card Provides:

- **Flexibility:** makes the most of Personal Budgets
- **Control:** manages the users' account simply and flexibly
- **Support:** provides assistance through the Bank's Customer Contact Centre
- **Security:** has fraud monitoring and PIN protection built in

## The Empower Card in Action

- **Mrs M**, an 80-year-old Indian woman was no longer able to cook for herself, and her family were not able to provide all her meals. Also Mrs M did not speak English, this meant that traditional services weren't able to communicate with her and couldn't cook the meals she wanted. Mrs M now uses the Empower card to purchase the services of a chef at a local Indian restaurant, to cook the food she pays for. The food is delivered by a waiter who also speaks her language. As a result Mrs M's health and wellbeing has improved, her cultural needs are being met, her family is being supported and a local business benefits.
- "Distance is no barrier" said **Mrs P's** daughter who lives in Thailand but wanted to be involved in managing her mother's care. The Empower companion card facility allows Mrs P's daughter to pay care agency invoices using internet banking and monitor her mother's support. Receipts and records are kept automatically for audit purposes.
- "Why should age be a barrier" said 92 year-old **Mr C** who had a stroke 6 years ago leaving him with paralysis in his right side. Unable to write, he now uses a laptop to do his banking and shopping via the internet. Mr C recently transferred his care to a private agency; he has his personal budget paid onto his Empower Card and pays his agency bill by simple bank transfer. Mr C now has complete choice and control over his care and fits paying his care bills into his weekly routine.



*Jackie from Macclesfield, was the first Empower Card holder, she uses the card to arrange support for her 20 year-old daughter who has emotional and physical problems*

- “I can now take advantage of special offers” said **Mr W**, now able to take advantage of late deals and special offers because he can now make payments securely using his Empower Card online. As a result, Mr W is able to make his personal budget go further, more creatively and with greater flexibility. He can now secure special offers on transport, leisure activities and hotel breaks for respite instead of using traditional more expensive services that did not fully meet his needs.
- “Empowered to regain independence” - **Mr P** a 75 year-old, received ongoing care support from the Council. Following two hospital admissions for mobility problems, an Empower Card was arranged to pay for his new enhanced home care package of four daily care visits from a local care agency. In addition, a Physiotherapy rehabilitation package was also arranged. Mr P made excellent progress and the care visits were subsequently used to help him practice his physiotherapy exercises. By being given the freedom to use his care calls to help him improve his mobility, he is now able to manage without any care support and has regained his independence thus requiring no further care.

## Results & Impacts

- In the ten months since its launch more than **600** people have signed up to the Empower Card and a number of other Councils are considering implementing their own Empower card system. Current predictions indicate approximately 1,000 users will be benefitting from the Empower Card by end of April 2011.
- We have been rated by the Audit Commission as one of the top three local authorities in the country for providing personalised budgets.
- Provisional evaluation by an independent reviewer has identified efficiency savings of **49%**, this equates to **over £236,000** for the Empower card administration compared with the previous direct payments account management process. This is projected to rise to saving almost £0.5m based on 800 Empower card users.
- Improved transparency and audit trails compared with the previous direct payments process for users, carers and the Council.
- Savings of between 10 - 15% on care package costs have been made, coupled with better outcomes for users and improved quality of life.

- The simplicity and ease of use of the Empower Card has enabled care managers to achieve an increased take-up of personal budgets without users' previous fears of an additional burden of bureaucracy or administration.
- Local care providers have also been full of praise for the card which enables them to receive their payments more quickly and efficiently, ensuring better cash flow.
- During a recent public consultation on Care provision, the Council received an overwhelming positive response for the Empower Card from both users and carers.
- Due to the success and popularity of the Empower Card, the Council is currently planning a phased transfer of all Personal Budget holders onto the Empower Card during 2011.
- The Empower Card now enables Cheshire East Council to work with the individual to promote their independence, choice, control, health and well being. Research has shown that by putting the money in the hands of the individual or their carer you can achieve better outcomes, greater value for money and better use of resources.

## Promotional Material

A range of marketing material has been produced to help users and to answer their frequently asked questions:



# Views from Those Involved

- **An Empower Card user**  
*"I am very happy with my new care arrangements, they allow me more flexibility to live my life in a happier and less pressured way"*
- **Social Worker**  
*"We are able to be more creative and offer more choice. Customers feel more in control and involved in decision making. The Empower Card has significantly simplified the whole process of managing personal budgets – it has brought care into the 21<sup>st</sup> century!"*
- **Ken Clemens – Policy and Campaigns Manager, Age UK Cheshire**  
*"Despite some initial trepidation, folk are very pleased with the improvement in service and the greater choice that the Empower Card has brought them."*
- **Cllr. Roland Domleo – Cabinet Member with responsibility for Adult Services, Cheshire East Council**  
*"The Empower Card will make it much easier for those already on a personal budget, and those about to receive one, to manage their money in the most convenient way. The Empower card will make personal budgets even more attractive. It is all part of our desire to improve the quality of life for all of our residents by giving them choice, access and control."*
- **Phil Lloyd – Director Adults, Community, Health & Wellbeing, Cheshire East Council**  
*"As a service we have always made a difference to people's lives – we're now doing it better and everyone is benefiting. The Empower Card is a perfect example of how a Council can innovate, save money and improve outcomes for individuals."*

