

HANDLING SERVICE USERS' MONEY

Policy Statement

The aim of the Complete Care Agency is to ensure that its service users are, as far as is practicable, protected from financial abuse, fraud or theft.

Scope

Complete Care Agency aims to promote and maintain the autonomy and independence of its service users wherever possible in all aspects relating to the care and services they receive, including doing their own shopping and keeping control of their own finances and money. However, Complete Care Agency also understands that handling service users' money, for instance, when doing shopping for a service user, is an important aspect of the care that is required by some Service Users. In such cases, where handling their money and performing simple financial acts for them are an agreed part of the care provided, Complete Care Agency expects its care staff to act in a responsible, honest and professional manner.

It is a sad fact that the financial abuse of service users in the care and healthcare sectors does occur, albeit rarely, and that in the past there have been cases of victims having been defrauded out of property and money by care workers. Complete Care Agency believes that it has a fundamental role to ensure that its service users, many of whom are vulnerable and frail, receive the best quality care possible and are protected at all times from all forms of abuse, including theft and fraud.

This policy applies to any and all financial transactions carried out by a care worker on behalf of a service user, including collecting pensions or benefits, paying in or withdrawing money from accounts including the use of cash cards, paying bills or shopping. It has been prepared in order to ensure that all employees understand their personal duty and obligations in situations where they are asked to handle service users' money.

In domiciliary care, staff may be especially exposed to accusations of theft or fraud as they spend appreciable periods alone in a client's home and Service Users are often vulnerable or confused. It is therefore very important that care staff working for this Complete Care Agency conduct themselves in an open and honest manner and that their behaviour when in a client's home is beyond reproach and represents the high standards that Complete Care Agency demands at all times, carefully following the policies set out by Complete Care Agency.

As well as its legal duties under the law, Complete Care Agency also understands that safeguarding service users from abuse is a key part of compliance with the registration requirements of the Care Quality Commission.

CQC requirements

Regulation 13 of the **Health and Social Care Act 2008 (Regulated Activities) Regulations 2014** relates to the safeguarding of service users and states that the registered person must make suitable arrangements to ensure that service users are safeguarded against the risk of abuse by means of:

- (1) Ensuring systems and processes are established and operated effectively to prevent abuse of service users
- (2) Ensuring systems and processes are established and operated effectively to investigate, immediately upon become aware of, any allegations or evidence of such abuse.

Policy

At Complete Care Agency:

- Service users are actively encouraged to take control of all aspects of their own shopping and financial affairs wherever possible, thus maintaining their independence and autonomy.
- There are instances, however, when support in handling service users' money is needed, for example, helping with shopping. In these situations the exact nature of the help required will be agreed with the service user, and/or with their relatives or representatives, and specified in the service user plan of care.
- When performing such duties care staff will at all times act in an open and honest manner and do all that they can to avoid actions that may be open to misunderstanding or suspicion.
- When handling cash care workers should ensure that cash is counted out in front of the service user. All financial transactions completed by staff using a service user's funds need to be properly recorded and accounted for and receipts should always be kept.
- Each and every financial transaction completed for the service user should also be entered and signed for. Each entry should be dated and supported by a receipt wherever possible. The ongoing balance should be recorded.
- Records should be made available to the service user whenever they wish. Where applicable records and receipts should be made available to the service user's family, advocate or representatives on request.
- Any money belonging to a service user must be kept apart from the care worker's own personal money, preferably in an appropriate wallet, purse or other container.
- Pension books or benefit books must be kept securely when being transported and PIN numbers and bank cards should be kept apart from each other.

- In addition to handling money and financial transactions for the service user, this policy includes forbidding conducting business transactions either in association with, or for, a service user or their family.
- Managers or supervisors will regularly review the records kept for each service user and will investigate any discrepancies found.
- Failure to comply with this policy on the part of a member of staff may make them subject to Complete Care Agency's agreed disciplinary procedures and, if Complete Care Agency establishes that theft has been committed, may be construed as gross misconduct which may lead to summary dismissal. Where there is evidence of fraud or theft the case will be referred to the police.
- Employee's must under no circumstances assist a service user with the drawing up of a will or act as a witness or executor to an estate. If at any time a service user asks advice regarding the drawing up a will, care workers should encourage them to get advice from their family, solicitor or the citizens advice bureau.
- Personal gifts should only be accepted where the gift is under the value of £5.00 and a manger should be informed of the acceptance of a gift immediately. All gifts offered and accepted should be noted on the staff member and service user's notes for investigation purposes if necessary.

Management Duties

Managers and supervisors at Complete Care Agency have a duty to:

- Regularly revise policies and procedures to combat abuse, updating them with current good practice.
- Operate systems of management, supervision, internal inspection, and quality control which are designed to reveal abuse if it exists and encourage a culture and ethos for Complete Care Agency which is hostile to any sort of abuse.
- Operate recruitment policies and procedures which identify and exclude from employment at Complete Care Agency potential or actual abusers.
- Provide training for staff in all aspects of abuse and protection, including their duties to protect service users from abuse and their rights to protection under the **Public Interest Disclosure Act 1998** and Complete Care Agency's Whistleblowing Policy.
- Investigate any evidence of abuse speedily and sympathetically in full collaboration and co-operation with all other relevant adult protection agencies.
- Monitor cases and incidents, analysing trends and patterns and implementing improvements to procedures if an investigation into abuse reveals deficiencies in the way in which Complete Care Agency operates or loopholes which could be exploited by abusers.

Staff Duties

Staff at Complete Care Agency have a duty to:

- Provide service users with the best possible care at all times and to never engage in any action or activity that could be construed as abusive.
- Report any suspicions that they might have that abuse is occurring.
- Cooperate in every possible way in any investigation into an alleged abuse.
- Participate in training activities relating to abuse and protection.

Review of this Policy

Date: 20th January 2017

Review Date: 20th January 2020

Complete Care Agency