**High value payments**

Q: What is the definition of “high value”?

A: The Large Payment process applies only to those one-off payments over £2000, with the exception of UC, where it is double the standard payment amount.

Q: My understanding from the meeting (and it would help if the written policy on HVP was publicly available) was that the HVP will apply to almost all PIP claims and many thousands of ‘standard’ UC claims. Is that correct?

A: The Large Payment process will only apply in instances where a one-off payment over £2000 is being issued (with the exception of UC, where it is double the standard payment amount). In these cases, a light-touch check of the customer’s information is undertaken to identify potential vulnerability. If there is no vulnerability identified the payment is issued in the normal manner, with no delay.

Q: Will customers get a clear statement of the full amount they are owed?

A: The normal processes will apply when issuing the payment, i.e. the customer will receive any usual decision notification and other relevant information.

Q: What are the markers, and does the claimant/their representative have the right to know that their claim has them?

A: The Large Payment process does not rely on utilising identifying markers, a light touch holistic check is undertaken to consider potential indicators of vulnerability or risk e.g. history of drink or drug abuse, modern slavery. Any customer can exercise their individual rights under GDPR to request copies of personal information held by DWP. Any markers that may be used within DWP (e.g. PIP Additional Support markers) have not been introduced as part of the Large Payments process.

Q: Can the claimant pre-empt the call by clearly indicating in advance that any HVP should paid in full or in instalments?

A: The Large Payments process is based upon the information held at that moment in time. In some instances, the customer will not be aware that a one-off payment is due (e.g. correction exercises).

Q: What is the DM’s target for making that call after the decision about payment has been made – within 24 Hours/48 hours/a week?

A: Three attempts to contact the customer must be made over 48 hours at different times of the day.

Q: If the DM feels there is concern over a single payment, the claimant is contacted by phone before the payment is released. The claimant will allegedly be told they have the right to refuse payment by instalments will this be respected in all circumstances?

A: The customer’s decision will always be respected. The telephone call is solely to inform the customer of available options, but the decision remains the customer’s.

Q: How many instalments will HVP’s be paid over and is that negotiable?

A: This is negotiated with the customer.

Q: Will the claimant have the power to rescind their agreement e.g. if they agree to 4 instalments but decide after the first one that they want the next 3 paid as a lump-sum after all.

A: Yes

Q: Will payments caused by DWP error e.g. failure to award carer or disabled child element be exempt from this process?

A: No. The process applies to all customers identified as vulnerable or at risk.

Q: What about people who lack capacity – who decides whether they receive a lump sum/staggered payments etc?

A: If the customer is uncertain we provide the option for them to seek advice or support. This might include a trusted family member / friend, Support Worker, etc. The DWP Appointeeship policy is also in place to support customers who lack capacity in all aspects of benefit management.

Q: Has consideration been given to those in special circumstances e.g. those with appointees or deputies in place, or those getting PIP/UC as a result of a DS1500 terminal illness claim, where payments should be released in full immediately without questioning?

A: If an appointee/POA/Corp PAB is in place this process does not apply and payment will be issued immediately. Customers claiming under rules for Terminal Illness should still be supported by this process, as we cannot discriminate by failing to offer these vulnerable customers additional support.

Q: There was no process explained for what happens if the claimant cannot be contacted by phone – they may be in hospital, they may be out of credit, they may not answer calls from withheld numbers. Will payment remain suspended indefinitely, with the client expecting a payment but not knowing they have to have this phone call first.

A: This process does not include suspension of payments – the customer’s normal benefit payments will continue as normal. If the customer cannot be contacted by phone, normal DWP processes regarding customer welfare checks will apply. Ultimately, once all reasonable steps have been taken to discuss payment options with the customer, the payment will be issued.

Q: If the claimant dies before the instalments have been paid, will the remaining instalments be paid into their estate?
A: Yes

Q: Will your Debt Management Team be notified of the HVP and have first call on it?

A: Debt Management have been fully included and will follow the same process. The policy regarding recovery of Debt from HVPs has not been changed.

Q: Any case that has gone to tribunal will inevitably involve months and sometimes years of backdating. I doubt tribunals would be willing to get involved in what they would regard as an administrative matter so we would have extra follow up to do after a tribunal win to ensure the client got the money they were owed in a timely manner.

A: It is common practice where following an Appeal, the customer is contacted to ensure the payment details remain accurate prior to a payment being issued. Payment options will be provided if the customer is potentially vulnerable. It remains their choice. The issuing of payment is done by DWP, not Tribunal Services.

Q: On the subject of iniquitous tariff income charges, which have remained largely unchanged since the days when interest rates were high rather than negligible, will the DWP credit tariff income on payments of arrears that have they have held onto?
A: This process does not change DWP’s policy in this regard.

Q: Which benefits will the checking apply to and how were they chosen? Does it include for example Bereavement Support Payments; arrears of retirement pension (especially deferred amounts) and pension credit; arrears of attendance allowance or any of the backdated amounts arising from test cases e.g. MM?
A: The Large Payment process will only apply in instances where a one-off payment over £2000 is being issued (or double the regular benefit payment amount in the case of UC). The process has been gradually introduced since April 2021 to all DWP product lines, including unique areas such as LEAP / Corrective Exercises. This process was introduced to support vulnerable people in all areas to ensure an equal and consistent approach.