

MALG National Forum,
25 January 2018

Future commissioning of debt advice services



- The Money Advice Service (UK)
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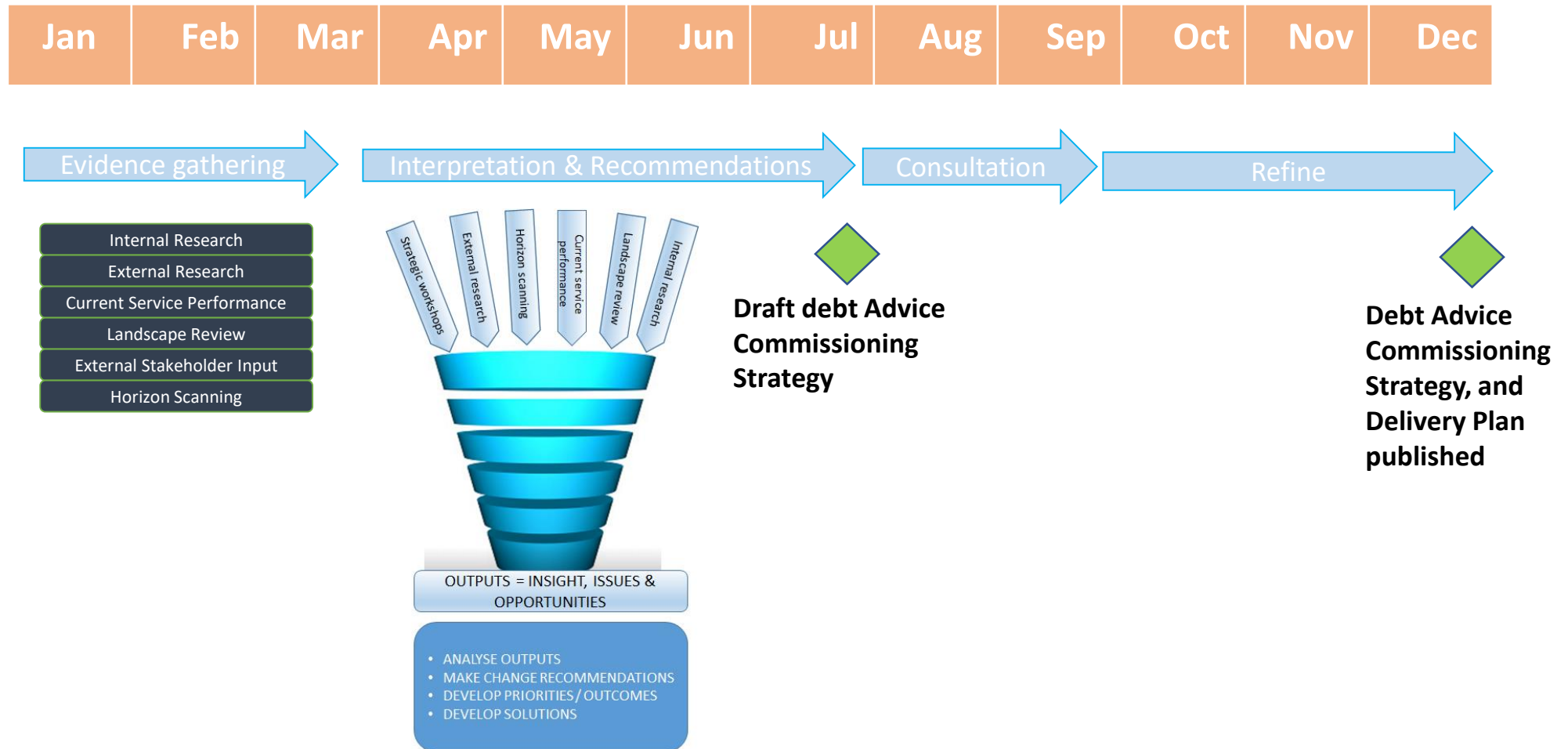
Context

- 2017-18, £45M of funding for services that will support 468,000 people
- A mix of Face to Face (47%), Telephone (41%) and Online (12%)
- 26 agreements, covering England and Wales, Scotland and N Ireland
- Mainly grants though some contracts exist
- Direct and indirect delivery models

Need for change

- Supply in the commercial sector has contracted sharply
- Funding is reducing across the board
- Weaknesses in the current provision
- A stubbornly low proportion of people access advice
- Current provision has evolved rather than being strategically planned
- A general view across the sector MAS favours current partners when deploying funds

Developing our strategy



A strategic approach to debt advice commissioning 2018–2023



December 2017

- Consultation ran 17 July to 30 August 2017
- Five-year strategy published December 2018
- Six consultation events were attended by over 140 stakeholders, representing over 100 organisations across UK. We received 102 written responses, including online and via email
- Broad agreement on commissioning intentions, with debate around prioritisation and the best method of realising / delivering them

Refinements following consultation

Feedback

- Concern over unintended consequences of pursuing target groups – better evidence requested
- Challenged on payment by outcomes
- Capacity and volume-based funding obstructive to implementing effective fincap interventions
- Cautioned against undermining existing best practice - MAS should map existing best practice, support and upscale where appropriate
- Desire to realign performance management to include quality indicators, operational metrics, supply chain effectiveness, client outcomes and productivity

Amended target groups

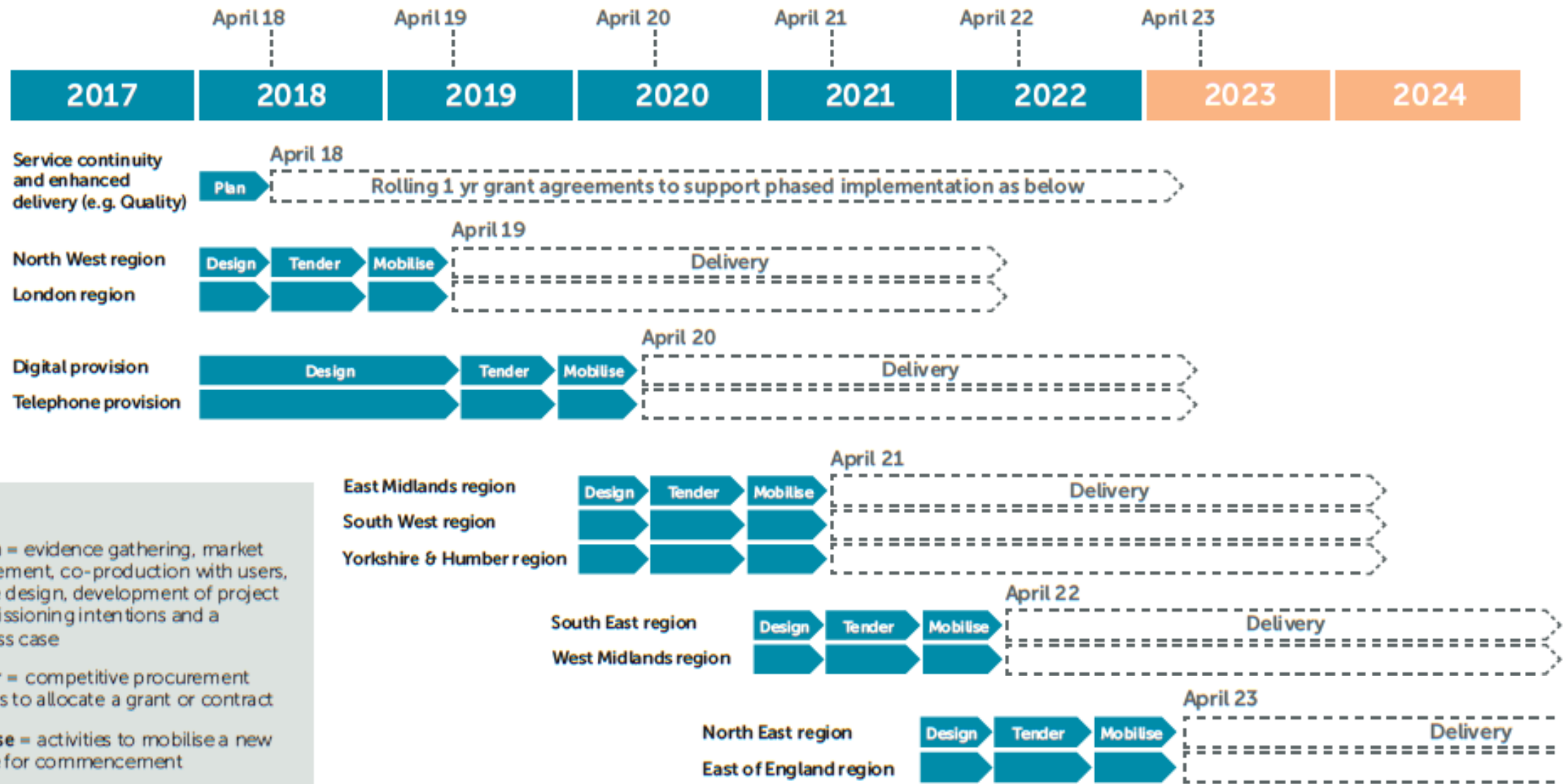
1. People at risk of homelessness.
2. People experiencing or who have recently experienced domestic abuse
3. Single people with severe mental health issues
4. Parents with 3+ children in rented accommodation
5. People newly diagnosed with a long-term health problem
6. People with variable incomes from employment



Commissioning intentions

- 1** Align service design towards the needs of target groups within the over-indebted population
- 2** Deliver debt advice and money guidance services in a blended fashion, in line with need
- 3** Develop a clear view of the client from access through to outcome
- 4** Enhance the quality of debt advice provision across our funded services
- 5** Embed crisis debt advice within a network of holistic support
- 6** Develop services that make the best possible use of existing and emerging technologies

Delivery plan



Delivery plan

- Phased approach to minimise disruption and facilitate transition to new ways of working
- Complements introduction of a cyclical model of commissioning that will include ongoing review, horizon scanning, a test and learn approach
- Potentially allows new entrants to market
- F2F migrates from five existing agreements to nine geographical regions, further sub-regional customisation possible
- Telephone and digital planning for April 2020 launch, during which time approach to delivery to be ascertained

London and North-West

Service delivery plan details the order in which regions will be considered and reflects:

- levels of over indebtedness;
- our analysis of supply and need;
- aggregated quality information; and
- regional client outcomes data

Based on these factors, London and the North-West have been identified as the priority regions where new commissioning will begin in 2018, for mobilisation from April 2019.

MAS has initiated the groundwork for two new commissioning projects in London and the North West.

The project is currently in the initial analyse phase, and will move into the plan phase next. In the analyse phase, the team plans to complete activities including:

- review the market,
- analyse client need,
- analyse internal and external research,
- align the objectives of the London and North West commissioning projects with the intentions from the commissioning strategy;
- carry out an equalities impact assessment, and,
- produce a stakeholder engagement plan to ensure we are working collaboratively with stakeholders

London and North-West

Project objectives:

- Commission provision of free debt advice services in both regions commencing April 2019, using the toolkit
- Align the objectives of the London / NW commissioning project with the commissioning intentions
- Ensure services are highest quality with focus on delivering best immediate and longer-term outcomes for clients
- To work in collaboration with stakeholders in each region to commission services which best meet client needs
- To decommission existing service provision in a timely manner with minimal risk of disruption to clients

PROJECT TIMELINES	
Dec 2017 – Mar 2018	Market analysis phase
Jan – Mar 2018	Stakeholder engagement
May 2018	Draft service specification published
Aug 2018	Tender documents published
Sep 2018	Bids submitted
Jan – Mar 2019	Appointment and mobilisation of new supplier
April 2019	Commence new agreements