

# Understanding the changes to MAS' Peer Assessment Approach

## The Debt Advice Peer Assessment Process

From April 2018, MAS will be implementing a new process for reviewing the quality of the debt advice it funds. This is in line with MAS' recently published Strategic Approach to Debt Commissioning, which puts the quality of advice and client outcomes at the heart of our approach.

This new process, the Debt Advice Peer Assessment Process (DAPA), builds on the experience of our Peer Review Scheme and has been redesigned to ensure it can effectively support MAS' commissioning approach going forward. The new name reflects this refreshed approach, and from April, Peer Reviewers will be known as Peer Assessors.

The assessment process will be led by our partners, Recognising Excellence, who will undertake assessments and moderation. The participant will be allocated a maximum period of 28 days to prepare the sample of case files for submission. The assessment process will take a maximum of 60 days from submission of files to receipt of final assessment report. There will also be the opportunity for organisations to discuss their final reports with assessors to clarify any technical queries, and answer any questions organisations may have on the findings. In some circumstances, it will also be possible to submit an appeal on the results of the assessment within 28 days of receipt of their final report.

Each file assessed will be scored according to the indicators below:

- 3 – Comprehensive / best practice advice
- 2 – Competent advice
- 1 – Incomplete advice / inadequate case records
- 0 – Potential or actual detriment to client

## How frequently will my organisation be assessed?

- Lead organisations will be advised of the upcoming assessment schedule on a regular basis to enable them to provide support and clarity on the process to the organisations they fund.
- Typically, organisations will undergo a full peer assessment once every three years.
- The 'light touch' annual review in the previous scheme will no longer be available, and all annual reviews will comprise of a full review.
- An organisation will be required to move into an annual review cycle if an assessment records that:
  - Any file in their sample scores zero, or
  - 20% or more of the sample has a file score of one
- A new six-month review will be triggered if any organisation has four or more files in the sample scoring zero.

- An assessment will be determined as 'void' where a sample of files received is not of the standard required to enable an assessment to take place. This would include instances where files are incorrectly coded and not debt related, CIA only etc.
- If an assessment is deemed void, the organisation being assessed will be required to cover the costs of the assessment process. A charge of £425 plus VAT will be applied at this point and recovered via the grant claim process. The emphasis is on the organisation to check and validate that the sample is suitable and correct prior to submission.

## What are the Peer Assessment Scheme Criteria?

- The scheme is focussed around three core criteria for delivering quality debt advice - whether Advice Only or Casework:
  - Essential (which includes any rules or guidance related to regulation)
  - Organisational policy
  - Good practice
- Evidencing on a case record that the essential criteria are met will be critical to demonstrating that an organisation is delivering good quality debt advice.

## How will the files for assessment be selected?

- Organisations will be required to submit their closed file lists in the DAPA excel template provided. This has been designed to enable a random selection of case files to be identified for assessment.
- The sample size will be determined to reflect the number of FTE advisers and the proportion of debt advice work that they undertake.
- Closed cases within the previous six-months (or for Advice Only cases where there has been no activity in the last six months) will be selected for assessment.
- No active files will be assessed.

## How should I submit files?

- Copies of original casefiles will need to be submitted for assessment. Please do not submit the original documentation.
- The exception to this rule is for users of Advicepro where it is possible to ringfence the case records for the Peer Assessor to review.
- The time allocated to collate the file samples and ensure all documentation has been included has been extended from 21 days to 28 days.

- Organisations will not be able to submit any additional materials following submission, and will be asked to submit a declaration signed by a senior representative to this effect.
- These changes will be reflected in the new Service Level Agreements

## How long will the assessment process take?

- The assessment process will be undertaken in several phases, with review by both an Assessor from Recognising Excellence and a Moderator.
- In total, the assessment activity should be completed within 45 days from the receipt of files to receiving a final report.
- Once files have been received, the initial assessment will be completed within 21 days.
- The case will then be sent to a Moderator who will review the technical findings, scores and the summary report and findings within 14 days. The report will be finalised, considering the Moderator's feedback.

## What happens after the assessment?

- MAS and each Lead Organisation will receive the final report at the same time as the assessed organisation.
- Once an organisation receives its final report, they will be offered an optional post-assessment discussion via telephone, which Lead Organisations have the option to join. This should take place within 14 days of receipt of the assessment report.
- Post assessment discussions can be used to clarify any technical queries, discuss next steps, client journey issues, etc.
- No scores can be changed during a post assessment discussion.
- It will be essential for any technical queries to have been raised a minimum of 3 working days prior to the meeting to enable the peer assessor to review and provide clarification required.

## If action is required

- Any urgent issues will be raised in the final assessment report, and if appropriate, again at the feedback meeting.
- Organisations will have 28 days to address any urgent issues highlighted and report back to Recognising Excellence on the actions they have taken.
- Recognising Excellence will share this information with MAS and the relevant lead organisation.

- Organisations will be required to develop an action plan for implementation regarding non-urgent improvements within a 90-day window, and submit the plan to their Lead organisation who will support and monitor implementation.

## Can I appeal the Assessment scores?

- Only files scoring 0 or 1 can be taken to the appeal stage.
- Should an organisation wish to challenge the assessment findings, they have a 14-day window from the date of their post assessment discussion to provide representations.
- Where an organisation does not opt for a post-assessment discussion, they will be required to submit their written representations within 28 days
- Appeals will be considered by the original assessor and a new moderator. If an assessor and the moderator do not agree, a technical expert will be asked to make the final decision. No further appeal can be made after the technical expert's final decision.
- The final written response to the representation will be issued to the organisation within 21 days and will also be shared with MAS. The final version of the assessment summary report will be shared with both MAS and Lead Organisations.