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| **Overview and Guidance Document**  **DAPA Telephone Scheme** | |
| **To be read in conjunction with** | * Telephone Scheme Pre-Assessment Questionnaire * Telephone Scheme Service Level Agreement * Case File Sampling Tool * Telephone Scheme Criteria (Advice only/Casework) * Telephone Scheme Assessment Submission Checklist * DAPA Scheme Representations and Appeals Process |
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| **Key Principles** | * The DAPA Telephone Scheme aims to consider the process of advice up to the point of solution. On-going case management for the chosen solution e.g., DMP, will not feature as part of the assessment approach. * The Scheme will consider the end-to-end debt advice process. Audio records provided for assessment should have resulted in full advice to the client, extending to include advice on options and agreed next steps (where applicable). Where a ‘triage’ function assists with identifying the extent of the debt problem and capturing initial client information, the findings of the triage process should also be provided as part of the assessment submission. * The assessment cycle will work on a yearly rotation. Assessment activities will be scheduled to take place during the second month of the quarter. Pre-assessment activities (completion of the pre-assessment questionnaire and preparation of the assessment documentation) will take place during the two-month period prior to that. * The assessment process will be completed remotely. A Pre-Assessment planning meeting facilitated by Microsoft Teams will provide a forum for both the Participant Organisation and the DAPA Scheme Assessor(s) and Moderator to meet and ensure that all team members fully understand the delivery model and client journey offered by the Participant Organisation. * The assessment sample has been determined by MaPS and is proportionate to the size of the advice and quality assurance teams and the number of internal quality assurance activities and file reviews undertaken. If there is a change (increase or decrease) in either the number of Advisers or the level of quality assurance activities, the sample size may be subject to change to ensure that the assessment process remains fluid and provides an accurate view on the quality of advice at that moment in time. * The sample of calls and case records to be assessed will be drawn from the pool of calls that have been subject to Technical Supervision/Quality Assurance during the preceding 2-month period, as per Grant Agreement Clause 2.3.1 in Schedule 1. Where there are an insufficient number of calls available within this pool, the sample will extend into a third month, and can also be extended to include records that have not been subject to quality assurance if necessary. * It is expected that the assessment submission will include not only the audio recording of the call itself, but also supporting documentation which may include but is not limited to, case records (including any notes used for internal communication/handover between Advisers), written information resources (confirmation of advice or factsheets), client action plan and next steps, a financial statement and budget sheet (where applicable). * Where the client is a returning client or has been subject to a channel shift (webchat), as a minimum call records relating to the previous enquiry and/or chat transcript should also be provided to assist with the assessment process. * All cases will be scored using the DAPA Scheme Percentage Score approach against the Telephone Scheme criteria relevant to the level of advice given (Advice only or Casework). * A KPI benchmark of 75% per file assessed has been set by MaPS which will run cumulatively for the grant year as a whole. During the first operational year of the Scheme, performance management will not be applied to the assessment findings, however the Scheme will continue to report against the performance framework. * Where client detriment is identified (actual) through the assessment findings, a Triggered Technical Site Visit intervention will be scheduled. * The assessment Service Level Agreement (SLA) will run to the hard deadlines determined, as per the principles of the DAPA Scheme. In instances where the Scheme is in a position to proceed earlier than the SLA, communications will be shared with the Participant as appropriate, without any adverse impact on the next stage of the assessment process. Engagement reporting to MaPS remains a feature of the SLA management. * Where remedial action has been identified as part of the Technical Supervision/quality assurance approach, this should be clear within the information provided for assessment to enable the Assessor to consider. The DAPA Scheme will not request the same action to be completed as a result of the assessment findings. * Assessment findings may identify ‘Urgent Remedial Action’ where it is felt that the client’s circumstances could be improved as a result of further advice. They are likely to arise due to the perceived risk of detriment/potential detriment, as well as the significance of a missed issue to the client’s situation and are highly likely to relate to case files where an Area of Concern has been identified. Remedial action may also be identified due to observations regarding adviser conduct, technical knowledge, and supervisory points. * The assessment findings will not look to make recommendations for future action. Instead, the written record of assessment findings will highlight the key themes that have been observed against the areas of Good Practice, Areas of Concern, Areas for Development and Areas for Improvement. Outside of reporting back to the Scheme on ‘Urgent Remedial Action’ taken, Participant Organisations will be responsible for developing their own Action Plan based upon the assessment findings, and for reporting back to their MaPS Delivery Manager. |
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| **Approach** | Participant Organisations will be invited to complete and return the DAPA Scheme Pre-Assessment Questionnaire for Telephone Scheme Participants, and in addition, provide a list of completed telephone advice activities that have taken place in the proceeding 2 -3-month period.  The DAPA Scheme Administrator will select and agree a sample of cases with the Participant Organisation, which should then be provided in electronic form to enable the assessment activity to commence. The agreed sample of cases should be submitted for assessment within a maximum period of 10 working days. During this preparation phase, the Scheme Administrator will facilitate a Pre-Assessment planning meeting with both the Participant Organisation and the DAPA Scheme Assessor(s) and Moderator. This meeting will provide an opportunity for all members of the assessment team to fully understand the delivery model and client journey offered by the Participant Organisation.  The audio call along with supporting case records will be assessed against the DAPA Scheme criteria, which has been specifically adapted for this channel. Assessment activity will be completed by an appointed representative(s) of the Scheme. All cases will be scored against the DAPA Scheme percentage scoring spectrum.  All assessment findings will be subject to full quality assurance and moderation activities prior to release which will involve the Moderator listening to the audio recording again as well as considering any case record provided. Once completed, assessment findings will be shared with the Participant Organisation, with MaPS as the funder, and where applicable, with the Lead Organisation.  To conclude the assessment activity, the DAPA Scheme Administrator will offer the opportunity for a post assessment discussion with the Recipient. This stage of the process is optional, and Participants can choose to opt out if they so wish. A Representations and Appeals process will be available for all case files scoring 74% or below. Please refer to the separates Representations and Appeals guidance documentation for further information.  Where it is considered appropriate, urgent remedial action may be requested as a result of the assessment findings. In addition, Participant Organisations should consider the detailed findings of the assessment to determine whether it is appropriate to make any changes to their delivery model/service structure. Urgent remedial action reporting will be managed by the Scheme Administrator. Longer term Action Plan reporting will be managed via MaPS and the relevant Delivery Manager.  All assessment activity activities will be delivered against the MaPS DAPA Service Level Agreement for Telephone. |
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| **Assessment Cycle** | The assessment cycle will work on a yearly rotation. Assessment activities will be scheduled to take place during the second month of the quarter. Pre-assessment activities (completion of the pre-assessment questionnaire and preparation of the assessment documentation) will take place during the two-month period prior to that. |
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| **What is being measured?** | MaPS has clearly set out its expectation of the extent of advice expected via the DAPA Scheme criteria. The criteria have been developed with the nine steps of the debt advice process central to its requirements. Two versions of the DAPA Scheme criteria have been created – Advice Only and Casework. Quality of advice will be measured through these criteria.  A performance benchmark (KPI) of 75% has been set by MaPS with the expectation that all cases assessed will reach this level by the end of the grant year. During the first operational year of the Scheme, performance management will not be applied to the assessment findings, however where there are instances of ‘client detriment’ (actual) identified, a further assessment intervention will be scheduled. (See Triggered Technical Site Visit guidance). |
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| **Overview of Activities – Pre-Assessment** | The Participant Organisation will receive communications from the DAPA Scheme Administrator giving notice that an assessment has been scheduled. Notification of a scheduled assessment will be two staged:   * A 3-month notice will be issued to alert the Participant Organisation that an assessment is imminent. A copy of the Pre-Assessment Questionnaire and Case File Sampling Tool will be provided for information purposes only at this stage, to enable Participants to familiarise themselves with the content. * 8 weeks prior to the scheduled assessment a second notification will be released. At this stage, the Pre-Assessment Questionnaire will be re-issued, and the Participant will be invited to complete and return within a maximum period of 15 working days.   To support the completed Pre-Assessment Questionnaire, a list of completed telephone advice activities reflecting the previous 2 – 3 months should also be provided at this stage. This activity list should clearly identify all cases that have been subject to Technical Supervision/Quality Assurance activities. In addition, a list of current staff resources delivering the advice service should be identified. The Scheme Administrator will provide a Case Sampling Tool in the form of an Excel workbook which Participants will be required to populate. The workbook will facilitate an automated approach to identifying the assessment sample and therefore the Scheme will only be able to accept the information requested on this template. This information should be provided to the DAPA Scheme Administrator within a maximum period of 15 working days.  The Scheme Administrator will identify a sample of cases to be considered during the assessment. The Participant Organisation should consider the sample selected against the Scheme’s eligibility requirements and confirm acceptance of the assessment sample. Where it is considered necessary, reselections will take place as appropriate.  The Participant Organisation will need to respond to the communications within the timeframes as set out in the Service Level Agreement. |
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| **Case File Selection** | The case selection process is a randomised, fully automated process which is managed by the Scheme Administrator. Using the information provided within the Case Sampling Tool, a random sample of cases will be selected for assessment.  The assessment sample has been determined by MaPS and is proportionate to the size of the advice and quality assurance teams and the number of internal quality assurance activities undertaken.  The sample of cases to be assessed will be drawn from the pool of files that have been subject to Technical Supervision/quality assurance during the preceding 2-month period. Where there are an insufficient number of cases available within this pool, the sample will extend into a third month, and can also be extended to cases that have not been subject to quality assurance if necessary. Where casework is delivered, the sample drawn will be proportionate to the level of casework advice delivered. i.e., if 40% of advice delivery is at casework level, the sample will be reflective of this.  The assessment sample will be drawn from the pool of MaPS funded advice only.  **Note:** The sample size has been determined with consideration to funding value, the size of the advice and quality assurance teams and the level of quality assurance monitoring activities completed. If any of these element’s change, the sample size may be subject to an increase/decrease.  Once the sample has been drawn, the Scheme Administrator will provide notification to the Participant Organisation of the cases selected and seek confirmation of the appropriateness to proceed with the sample. Participants will be required to agree the sample is eligible to proceed with the assessment. **Note:** The agreed sample should not include any files previously assessed by the DAPA Scheme, through one or more of the MaPS quality initiatives.  In the event that a selected case is considered not to be appropriate to submit for assessment, the Participant should contact the Scheme Administrator to discuss the concerns. Where it is considered appropriate to do so, a new sample will be drawn.  All cases should be prepared and submitted for assessment within a maximum period of 20 working days from receipt of sample notification. |
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| **Case File Eligibility** | The eligibility principles of the DAPA Scheme will apply for all cases to be assessed. i.e., each case must:   1. Relate to a debt issue 2. Have resulted in full advice being given to the client 3. Have been subject to either Technical Supervision or Quality Assurance activities within the preceding 2-month period. 4. Either on their own, or with assistance from linked case records, or in the case of a channel shift, via the chat transcript, provide an overview of the complete end-to-end debt advice process. 5. Have not been subject to any prior assessment by the DAPA Scheme   **Note:** Where there are an insufficient number of cases available within this pool, the sample will extend into a third month, and can also be extended to cases that have not been subject to quality assurance if necessary.  Participants will be asked to verify and accept the sample of cases selected for assessment within a maximum period 10 working days of receiving the notification of the assessment sample.  Following submission, and if the assessment process identifies cases that are not eligible for assessment, a replacement case will be selected, and Participants will have a 48-hour window to prepare the case records and submit for assessment to enable the process to continue. |
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| **Case File Submission and Pre-Submission Checks** | The assessment process provides for electronic submission only. This can be via a password protected email submission, via direct access into an appropriate case management system or via access to a secure portal provided by the Scheme Administrator. The Scheme will no longer accept physical cases in hard copy format. Please note, where access is provided into a case management system, a minimum of five user accounts will be required for the Assessor and Moderator team. Access should remain live throughout the duration of the assessment process and may be required out of office hours.  Audio records should be provided either in MP3 or WAV format. It is expected that the assessment submission will include not only the audio recording of the call itself, but also all supporting case records.  Where a case comprises multiple documents, it is recommended that a folder/sub folder structure is applied to aid the assessment process. A suggested approach is as follows:   * Preliminary Information (Equal opportunities / Form of Authority/ Special Category data etc) * CIA / DAT Information * Financial Information (Budget sheet, SFS, MART, proof of income/expenditure * Creditors Correspondence * Client Correspondence * Confirmation of Advice (Letter, Factsheets, Information Leaflets * Application Forms (Benefit Checks, QBC, DRO, DHP, Trust Funds, Court Docs)   It is the responsibility of the Recipient to ensure all cases submitted for assessment are a full and accurate record of the advice given. As per the DAPA Scheme principles, there will be no opportunity for supplementary documentation to be provided once the assessment process has commenced. Where applicable, any relevant linked case record which **pre-dates** the case selected, should also be submitted for assessment. A linked case record will also include those examples where the client was called back. Linked records should be clearly identified.  Participants will have a maximum period of 20 working days from receiving notification of the file sample to prepare and submit cases for assessment. All cases should be submitted directly to the Scheme Administrator.  **Case Contents:**  Each case should clearly identify:   * Unique reference number that matches the DAPA Scheme assessment reference * Classification of Advice Only or Casework. * Clear identification of the sequence of any linked call recordings that apply.   Documentation to be included within the case record should include as a minimum:   * Preliminary Client Profile, including Data Protection, Consent to store Special Category data, Authorisation to Act, Conflict of Interest Check, Complaint’s procedure, Equal Opportunities Monitoring, copy of the initial debt assessment/CIA or other tool, Client Agreement, findings of the ‘Triage’ function (where utilised). * Full set of Case Notes in a logical order (including any notes used for internal communications/handover between Advisers). * Proof of debt and Creditor correspondence – incoming and outgoing correspondence (where applicable). * Budget Sheet and Standard Financial Statement (where applicable) * Proof of Income / Income and Expenditure Review / Copy of the completed benefit check. * Written information resources (Confirmation of Advice letter or tailored factsheet) where applicable * Client Action Plan / agreed next steps * Copies of any applications made, including DRO Applications. * Copies of any credit reports obtained / valuation checks, or Individual Insolvency Register checks carried out (where applicable) * Information Sources used (as appropriate) particularly in relation to ‘specialist level’ advice. * Evidence of Technical Supervision / IFR and remedial action requested from these * Case notes from any appropriate Linked File or in the case of a channel shift, a copy of the Webchat transcript. (These should be clearly marked). |
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| **Pre-Assessment work required by the Recipient –** | * Complete and return the DAPA Telephone Scheme Pre-Assessment Questionnaire * Provide a list of completed cases within the proceeding 2-3-month period using the Excel Case Sample Tool provided along with a list of current staff resources delivering the advice service. The list of completed activities should clearly identify where Technical Supervision/Quality Assurance activities has taken place * Confirm agreement of the sample of cases selected for assessment, ensuring that they are each ‘eligible’ for assessment by the DAPA Scheme * Participate in the Pre-Assessment planning meeting to ensure that your allocated Assessor(s) and Moderator resources have a full understanding of your service delivery model. Where direct access to an in-house CRM is being provided to the Scheme, this meeting should also extend to user training for the assessment team. * Prepare the agreed assessment sample for electronic submission, with consideration to the requirements identified in the Case File Submission and Pre-Submission Checks section, to support this activity. |
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| **Overview of Activities - Assessment – The Practicalities** | All cases provided will be assessed against the DAPA Scheme criteria appropriate to the level of advice contained. i.e., Advice or Casework.  The fundamental nature of Peer Assessment is it involves the judgement of an experienced practitioner. The DAPA Scheme Assessor will consider, by listening to the audio recording and from the evidence contained within the case records and any other documentation provided, whether the Adviser has demonstrated they have dealt with the case effectively against the DAPA Scheme principles of comprehensive, tailored and legally correct advice. The individual DAPA criteria will be assessed as either met, not met, detriment or not applicable.  All cases assessed will be scored using the DAPA Scheme percentage scoring approach. A formal written summary of the assessment findings will be prepared for each case assessed.  Assessment activity will conclude within a maximum period of 12 working days, as determined by the Scheme Service Level Agreement.  In instances where an example of ‘actual’ client detriment (as defined by the DAPA Scheme) is identified during the assessment, the Scheme Quality Manager will immediately review the assessment finding and case file presented, to verify the outcome. In turn, the detriment finding (which will include a full copy of the assessment summary) will immediately be reported to the Participant, the MaPS Quality Team, and the relevant MaPS Delivery Manager. The reporting of the detriment outcome is to enable the relevant organisation to determine whether action needs to be taken with the client to reverse the detriment from the client’s perspective i.e., to correct the issue and for this action to be taken as quickly possible. Follow up actions and ongoing management of the detriment reported, will be managed centrally by MaPS. This interim reporting will not impact on the overall assessment process and the SLA currently in place for moderation and post assessment activities and representations will continue as normal. |
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| **Overview of Activities –**  **Quality Assurance and Moderation** | All findings of the assessment process will be subject to full quality assurance and moderation activities. Moderation activities will be led by the DAPA Scheme Quality Manager and/or a Scheme Moderator  Moderation activities will be carried out in tandem with the assessment process and will involve listening to the audio records as well as considering the case records and supporting documentation provided for assessment. The moderation process will be two staged, focusing on both the technical findings and scores, as well as the overall summary and recommendations. Moderation activities may result in amendments to the assessment findings and therefore no outcomes will be shared until the final version of the assessment results are ready for release.  Moderation and quality assurance activities will conclude within a maximum time period of 8 working days from completion of the assessment. |
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| **Post Assessment – Reporting on Findings** | Within 20 working days of submission, the formal findings of the assessment process will be released. These will be shared electronically with an appropriate password encryption with both the Participating Organisation and with MaPS as the funder.  The formal written record of the assessment will comprise:   * Overarching summary report of assessment findings and high-level comparisons * Formal performance write-up against the DAPA Scheme criteria and resulting score, for each case assessed   All written reports will identify examples of good practice where these were noted. In addition, the reports will summarise Areas of Concern and Areas for Improvement/Development which have been identified. Assessment reports will not seek to make recommendations for future action.  Urgent remedial action may be requested as a result of the individual assessments. Urgent remedial actions are likely to arise due to the perceived risk of detriment/potential detriment, as well as the significance of a missed issue to the client’s situation. They are likely to relate to cases where an Area of Concern has been identified. **Note:** The assessment process will only require re-engagement with the client in those examples where it is felt that the client’s circumstances could be improved through further advice from the organisation.  Urgent remedial action reporting will be managed directly with the DAPA Scheme and reporting forms part of the Service Level Agreement.  Where detriment has been identified (actual) through the assessment findings, a Triggered Technical Site Visit intervention will be scheduled. To ensure the TTSV assessment can proceed in a timely manner, Participants will have a period of 72hrs (3 working days) from when assessment findings have been released to consider any actual detriment findings and confirm whether there is an intention to appeal the assessment outcome. Where the finding of actual detriment is agreed with, a TTSV will be triggered immediately. The TTSV process will then continue within the normal SLA timeframes. Where there is an intention to appeal, the normal SLA timescales and representations process will apply.  Recipients will be required to return signed acceptance of the assessment findings within a maximum period of 20 working days. |
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| **Post Assessment – Feedback Discussion** | Participants will have an opportunity to discuss assessment findings with both the DAPA Scheme Administrator and the DAPA Assessor(s) and Moderator who completed the assessment activities. This element of the assessment process is optional, and participants can choose to either engage with this element or opt out of it.  A conference call or Microsoft Teams meeting will be scheduled at a mutually convenient date and time, which must take place within 15 working days of the assessment findings being shared, as determined by the MaPS Service Level Agreement. The call will be limited to approximately 1.5 hours in duration.  Where there are queries relating to the technical findings of the assessment, Participants should submit their queries directly to the Scheme Administrator in advance of the meeting. Any file specific queries must be received at least 3-working days prior to the call taking place to provide both the Assessor(s) and Moderator with an opportunity to consider ahead of the meeting. Unfortunately, the Scheme will not be in a position to discuss specific technical points regarding assessment findings, unless these are received in advance. Assessment scores will not be changed as a result of this clarification process but will provide insight for organisations on specific queries. A stand-alone Representations and Appeals process is available to the Recipient should they wish to challenge the assessment findings. |
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| **Post Assessment – Representations and Appeals** | The DAPA Scheme provides an opportunity for organisations to make formal representation against the findings of the DAPA assessment report. This process is open for any case file assessed as achieving a score of **74% and below.**  An appeal may be made on the following grounds:   1. The organisation disputes a score awarded to one or more case files within the assessment sample, scoring 74% or lower; and 2. The appeal relates to the technical findings and/or an Area of Concern of the assessment 3. The appeal content may not exceed a maximum word limit of 150 words per criteria for each case to be challenged. 4. Representations must be received by Recognising Excellence no later than 5pm on the submission deadline.   The Participant will have a maximum period of 20 working days from receipt of assessment findings to submit a formal appeal. Please see the DAPA Scheme Representations and Appeals process for further detail. |
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| **Useful Documents** |  |
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