

BFC Plus Questions and Answers: 16 October 2018

Delivery of BFC Plus

Q What is the new BFC Plus model?

A: The new BFC Plus service will provide intensive individualised one-on-one support to clients and their whānau by qualified and skilled individuals known as Kahukura (leads/champions) who will also be able to connect clients with other health and social services through navigation and coordination services. The service will also work with BFC providers within provider clusters to build capability.

Q Why have we changed the interim BFC Plus service model?

A: The new BFC Plus service model has been developed to meet the needs of people with multiple and complex needs. Gap analysis through the co-design identified a real need to provide a holistic support service beyond the financial support currently being delivered through the interim service.

Q Who was part of the co-design?

A: The co-design process to develop the new service model involved BFC providers, Work and Income Intensive Client Services Managers, PFO cluster representatives, service designers and representatives from the National BFC Charitable Trust.

Q Where will the BFC Plus service be delivered?

A: The new service will be available in 14 areas identified by MSD as having the highest deprivation as identified through an analysis of relevant data sets, including the NZ index of multiple deprivation.

The target areas identified for this new service are Whangarei, Kaitaia, Tauranga, Rotorua, Gisborne, South Auckland, West Auckland, Hamilton, Whanganui, Palmerston North, Lower Hutt, Porirua, Christchurch and Invercargill.

Q: Why can't BFC Plus be delivered in all communities?

A: The service cannot be delivered in all communities at the outset because MSD has a limited amount of funding (\$1.2 million). That is why MSD has identified the areas with the most need for this new service.

As a result, a number of providers currently funded to deliver interim BFC Plus will no longer receive funding to deliver this service when their contracts expire 30 June 2019. However, there are a number of ways we would like to support providers with this change in service delivery:

- they may be able to access the support provided by the new BFC Plus service model, including the BFC Kahukura assigned to support clusters of BFC providers
- they may be able to transition their clients to BFC core services (if they currently deliver this), or a BFC service within their area
- if providers offer BFC core services, they are able to use their current funding for financial mentoring and money management services¹ to support complex clients.

¹ We recognise that there may be some BFC Plus providers who currently offer money management services as part of their service provision. You will be able to continue offering money management

MSD recognise this may result in additional sessions being required and a potential for over-delivery of BFC core services. Providers who have concerns about over-delivering services in 2019/20 are encouraged to discuss this with their Pfo Advisor during the 2019/20 contracting process. MSD will closely monitor over-delivery with the help of the Pfo advisor.

- there will be potential for expanding BFC Plus to other communities following an evaluation its effectiveness in supporting people and their whānau with complex needs.

Q: What is a lead provider?

A: A lead provider is responsible for employing a suitably qualified Full Time Equivalent (FTE) to deliver the BFC Plus service. They will also be responsible for leading the capability building of a cluster of BFC providers within the target area.

Q: Can providers outside the target areas apply for BFC Plus funding?

A: Providers outside the 14 target areas will not be eligible to apply for the new BFC Plus service as a single stand-alone service. However, MSD are encouraging providers to work together and collaborate, and this collaboration can include providers delivering outside of the targeted areas. This will allow providers to make a greater impact for clients, whānau and communities.

Q: What is the role of the Kahukura?

A: The Kahukura will be employed directly by the lead provider but will provide a service to all BFC Plus providers within its regional cluster to build capability within the sector. It will enable providers to strengthen connections, learn from each other and enable the delivery of a consistent BFC Plus service.

The Kahukura will also deliver intensive individualised one-on-one support to clients and their whānau and connect clients with other health and social services through navigation and coordination services.

Q: How should a Full Time Equivalent be allocated?

A: The BFC Plus model targets the most highly deprived areas in New Zealand with the funding allocated to FTE positions. However, we are not being prescriptive on how the FTE is utilised by the lead provider. The funding will purchase suitably qualified individuals and provider overheads for BFC Plus. It will be up to the provider to allocate the FTE as they see fit for the needs of their community. This means, in some communities 1 FTE could be allocated between three different people (e.g. 0.5, 0.3 and 0.2) or to one person only – these are all possibilities within the FTE-delivery model.

Q: Can providers change the way they will deliver the new BFC Plus?

A: BFC Plus is the provision of intensive one-on-one support, which includes navigation and coordination services; and capability building of a cluster of BFC providers. How this is to be delivered is for providers to implement – we don't want to prescribe the service as providers are the ones that know the needs of their local community. The only things that providers will not be able to change are: principles of delivery, FTE core accountabilities and role description, client qualification, outcomes, reporting measures and exit conditions.

through your BFC core service. MSD is working on some guidance information to support the transition of money management clients to BFC core services and will update you on this shortly.

Q: Where does Total Money Management (TMM) fit under the new BFC Plus service model?

A: TMM will be part of the suite of services offered by the Kahukura under the new BFC Plus service model.

Q: We are outside of the target area/s and offer TMM. Do we now stop supporting TMM clients? Is it the intention of MSD to provide no support for such clients in non-target areas?

A: In 2019/20, providers who had been offering TMM under the interim BFC Plus are able to use current BFC core funding (if delivering this service) for money management services to support complex clients. We recognise this may result in additional sessions being required and a potential for over-delivery of BFC core services. Providers who have concerns about over-delivering services in 2019/20 are encouraged to discuss this with their Pfo Advisor during the 2019/20 contracting process.

MSD will provide further information to support the transition of money management clients to BFC core services and will update you on this shortly.

Will Financial Plans of Action be expected?

A: Where required a Plan should be developed with the client to track and monitor their progress against their identified goals. MSD will be developing a Plan that providers can use when supporting their clients in the BFC Plus programme.

Q: Are the BFC Plus service guidelines the same as the BFC service guidelines?

A: No. We will be developing a set of service guidelines specifically for this service model.

Client qualification

Q: Is it black or white whether people will qualify for the service?

A: There is only \$1.2m allocated to this intensive support service. The criteria for BFC Plus is therefore very strict to ensure that this funding is allocated to the most complex and high needs clients.

Q: How many clients will the programme cover?

A: MSD is flexible with the number of clients covered by the programme. However, as a minimum, each BFC Kahukura will have a caseload of 10 clients at any given time. The Kahukura will also be tasked with supporting BFC providers within their cluster/target area.

Q: What is the logic behind clients having 2+ or at least one criteria?

A: When developing the criteria for BFC Plus clients, we were advised by several providers that we needed indicators that clients need to meet to ensure they receive the right service. We were told that some clients in core services may meet some of these criteria, but the level of intensity is what set them apart. This is why we have developed indicators for each of the criteria.

Q: For a client to access this service and be funded by MSD, are you expecting clients to have the required number (2+ or at least one) of criteria ticked for each of six qualifications?

A: Yes. We only have \$1.2 million for this service. The criteria allows the service to be targeted at clients and their families/whānau with the most complex needs in areas with the highest level of deprivation.

Q: Nowhere in any of the BFC contracts, is the mention of intellectually disabled clients.

A: We have involved Idea Services in the design of BFC Plus and have been advised that there will be some clients with intellectual disability who may benefit from the new draft service model. We also had someone from the disability sector as part of our core design group. However, there will also be other types of clients with intellectual disability that BFC Plus will just not meet the needs of. There may be potential for these whānau to be supported through other organisations such as the Ministry of Health. They are unfortunately outside the scope of BFC Plus.

Funding model

Q. What prerequisites will MSD be looking for in providers of BFC Plus?

A: Providers operating as collectives/consortiums, or in a wrap-around service. They will have experience working in the wider social sector, working with the client qualification group, well-versed in Tikanga Maori and Pacific principles, good connections and networks within their community.

Q: Does the FTE funding include an allowance for required travel?

A: We are not being prescriptive on how the funding is to be utilised. The funding will purchase a suitably qualified individual and provider overheads for BFC Plus. It will be up to the provider to allocate the funding as they see fit for the needs of their community.

Workforce capability

Q: Does this service need to be delivered by trained financial mentors?

A: This service should be delivered by suitably qualified and/or experienced professionals who have the capability to meet the needs of the clients who qualify for the service.

Q: What support will BFC Plus providers receive?

A: We will be providing training and all the standard BFC resources to support the implementation of the BFC Plus programme. We will also be developing new resources specifically for BFC Plus, such as a tailored plan, access Client Voices, reporting templates, client outcomes measurement tool, terms of reference for cluster groups etc.

Quality Assurance

Q: What are the minimum standards for money management² service deliverers?

A: MSD will develop the minimum standards together with the National BFC Charitable Trust as part of the quality assurance and training for BFC Plus.

² Money management will be part of the suite of services that will be offered by BFC Kahukura

Q: What level of quality assurance will you be expecting and is this to come out of the sessions?

A: MSD is working alongside the National Building Financial Capability Charitable Trust to develop a quality assurance framework for all BFC products and services. This will consider any monitoring requirements needed to achieve a holistic service model.

Providers will also be subjected to monitoring as per our standard contractual obligations which all MSD-funded providers receive. The frequency of these monitoring visits are to be determined as part of the contracting requirements.

Exit conditions

Q: How long may a client stay in the programme?

A: BFC Plus is not designed for clients to be on the programme indefinitely. MSD understands that the length of engagement for clients is dependent on their individual needs. It is therefore up to the provider to assess their client's progress, and assess when they are ready to exit the programme using the exit conditions.

Q: What are the exit conditions?

A: There are three exit conditions which providers can use to assess whether their client is ready to exit BFC Plus:

- 1) Outcomes have been met and the client /whānau are now financially stable
- 2) Where required, they are transitioned to another service e.g. BFC core services, other social services etc
- 3) Other (e.g. client has disengaged, moved away etc).

Reporting and measurement

Q: What if I don't use Client Voices?

A: Client Voices is a secure case management tool to track your client's progress and makes reporting back to the MSD easy. Client Voices will need to be used for the new BFC Plus service.

Q: Currently there is no way in Client Voices for services to separate their BFC Plus clients from their standard BFC clients. Is this going to be amended?

A: Client Voices is being lined up by the National Building Financial Capability Charitable Trust for a redevelopment and BFC Plus will be part of that.

Q: How often will providers need to report back to MSD?

A: Three-monthly.

Q: What will happen if a client is not achieving short/medium outcomes?

A: The programme is designed around the needs of the client. If the client is not achieving outcomes, the provider may need to assess if the BFC Plus programme is right for the client.

Q: The three-monthly reporting per client seems very excessive. How much change will be seen within this period of time?

A: The three-monthly reporting will be provided to MSD in a non-identifying manner, and will allow MSD to monitor the progress of the client group as well as the effectiveness of the new service model over a period of time. This will allow MSD to refine the model as it is implemented.

Q: What sort of measurement tool will be available?

A: A three-monthly reporting template is being developed to measure the success of the service. In addition to this, we are also developing a Client Outcomes Measurement tool based on reporting measures which we have already communicated to the sector.

Q: Will the contractual obligations for the various BFC services, such as payments, reporting and monitoring, be aligned at some point?

A: We are still in the process of rolling out the full suite of BFC services and products. The products are being rolled out at different times as they require design work to be undertaken, as a lot of the products are targeting different client need. Once the full suite of BFC services has been introduced, it will then be our aim to align all our services and streamline aspects of contracts e.g. payments, reporting and monitoring. All BFC services and products have been designed to complement each other.

Procurement and Contracting

Q: Do providers wanting to apply to deliver the new BFC Plus also need to be delivering core BFC services?

A: No, providers do not need to be a core BFC provider or currently funded by MSD to deliver BFC Plus.

Q: Can the commercial sector apply to deliver the service through the tender process?

A: Yes, any legal entity organisation (not for profit and commercial) that meets the specified pre-conditions will be eligible to apply through the tender, including being able to demonstrate meeting the MSD level 3 Accreditation requirements.

Q: When will Procurement start?

A: The procurement process for this service is expected to commence before the end of the year. The tender will be published on the Government Electronic Tender Service (GETS) website. Register as a supplier now at www.gets.govt.nz to receive information relating to the tender as it becomes available.

Q: Can providers put forward a joint proposal to deliver BFC Plus with another provider?

A: Yes. MSD is placing an emphasis on provider collectives/consortiums and/or providers working within wrap-around services to apply.

Q: Will decision makers have the expertise to consider whether kaupapa Māori and/or Pacific services will be taken into consideration?

A: Yes, MSD has a Procurement Board which includes MSD's Director Māori & Pacific. The BFC Plus panel of decision makers will also have Māori and Pacific representation.

Q: Can presentations be given alongside written applications?

A: MSD is exploring other procurement options which may include face-to-face presentations.

Q: What level of Social Sector Accreditation will be required from providers who are interested in tendering for BFC Plus?

A: MSD require providers delivering BFC Plus to have, or be actively working towards a Level 3 Accreditation within three months of contracts commencing.

Q: What is the tender process?

A: MSD is exploring other procurement options which may include a written proposal followed by a face-to-face presentation.