**Request for Information**

Mental Health Access Mechanism

# Background

Breathing Space is a HMT policy which begins on 4th May 2021. It gives customers protection from creditor interest, charges, enforcement activity and collection communication, enabling them to stabilise their financial situation, engage with advice and find a solution.

Most customers will enter by seeking debt advice. However, individuals in mental health crisis care will enter via the Mental Health Access Mechanism (MHAM). Within this, advisers will enter individuals into Breathing Space after receiving evidence they are receiving crisis care from an Approved Mental Health Practitioner (AMHP).

Within the policy, a debtor is considered to be receiving mental health crisis treatment if they:

(a) have been detained in hospital for assessment under sections 2 or 4 of the Mental Health Act 1983,

(b) have been detained in hospital for treatment under section 3 of that Act,

(c) have been removed to a place of safety by a police constable under sections 135 or 136 of that Act,

(d) have been detained in hospital for assessment or treatment under sections 35, 36, 37, 38, 45A, 47 or 48 of that Act,

(e) are receiving any other crisis, emergency or acute care or treatment in hospital or in the community from a specialist mental health service in relation to a mental disorder of a serious nature

Further details on the policy can be found at:

<https://www.legislation.gov.uk/uksi/2020/1311/contents/made>

<https://www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance>

# The service

**The Money and Pensions Service (The Service)** is considering going out to market to commission a debt advice provider(s) to deliver the Mental Health Access Mechanism via a pathfinder project:

* Serving customers referred into the MHAM from 4th May 2021
* Helping us to develop an efficient, effective service.

As part of a market engagement exercise, we are sending out this request for information to identify suppliers that would be **able** and **willing** to meet our requirements in delivering this service.

Serving customers would include, but not be limited to:

* Obtaining details of customers’ debts by accessing credit files and contacting creditors to obtain information on debts not shown on credit files (e.g. council tax, utilities)
* Deciding whether a client is eligible for Breathing Space and entering details onto the Insolvency Service Breathing Space portal
* Giving debt advice/ money guidance to customers not eligible for Breathing Space
* Dealing with queries/ requests for review/ objections from creditors (where applicable)
* Checking with the AMPH that the client is still in care (monthly)
* Updating the portal when the client leaves care
* Engaging with the client following care – understanding their needs, informing them on their options and connecting them to appropriate help
* Giving debt advice/ money guidance to customers when they leave crisis care (if appropriate)

Helping us to develop an efficient, effective service would include, but not be limited to:

* Piloting and testing ways to deliver the service effectively
* Provide monthly reports on delivery against an agreed KPI
* Providing regular\* intelligence and data to our evaluation partner to measure impact and identification of improvements
* Providing regular\* intelligence and data to our Process Improvement colleagues to support the identification of efficiencies and improvement of the customer journey
* Undertaking proactive engagement activity to make relationships with AMHPs and drive referrals into the service, with success in this area to be reported on regularly\*

*\* Anticipated to be weekly in the first few months and then fortnightly/ monthly subsequently*

At this stage it is unclear how many customers will need to be served. Our current assumption is that there will be at least 6,000 customers in year 1, but there could be more/ fewer. Given this is a new service, there are also unknowns around the length of time required to serve each customer.

This means the supplier will need to be flexible with recruitment, monitoring demand and standing up resource when needed.

A successful supplier will need to:

* Be able to reasonably stand up a ‘minimum viable product’ service from day 1 of the policy (May 4th 2021)
* Provide a feasible phased stand-up plan, with resource building over time as demand increases

The agreement would be a grant and payment would be monthly in arrears. The grant would originally be until March 2022 with provision to extend for all or part of one extra year.

**What would our requirements be?**

It should be noted that, given the definition of ‘mental health crisis treatment’ defined by the Act, customers will be highly vulnerable. A successful organisation will need to have demonstrable experience of supporting customers with **severe mental health problems** and to be able to ensure that all staff have appropriate training and supervision to enable them to support such customers.

A provider delivering this service will need to:

**1 Deliver high-quality debt advice**

1. Hold the relevant FCA authorisations to provide debt advice
2. Provide free to customer debt advice (and customers supported by MaPS funding should not be entered into fee-charging solutions where a free to customer equivalent is available)
3. Hold a MaPS accredited quality standard (details of which can be found at: <https://debtquality.org.uk/accreditation-of-standards-and-membership-codes/>) or hold the relevant FCA authorisations for holding client money
4. Adhere to the interim Single Financial Guidance Body Standard found at: <https://moneyandpensionsservice.org.uk/money-and-pensions-service-standards/>. When the Money and Pensions Service’s Standards are published the Recipient is expected to adopt them in full.
5. Ensure all delivery staff have completed MaPS accredited training up to the activity level they will be delivering as per MaPS Debt Advice Quality Framework (Individual Framework). Details can be found at: [www.debtquality.org.uk/learning-pathway](http://www.debtquality.org.uk/learning-pathway)
6. Meet the MaPS debt technical supervision requirements. A copy of the 20/21 requirements can be found [here](https://www.maps.org.uk/wp-content/uploads/2020/07/20.21-GA-Technical-Supervisor-requirements.pdf) for reference, though please note these are reviewed annually so may be subject to change
7. To work with MaPS collaboratively to support and inform future development of quality assurance measures. Any funding beyond 1 year will require grant recipients to adopt the full quality assurance programme.
8. Establish clear referral pathways for the full range of debt solutions which best meets the Clients need.
9. Provide a confirmations statement to the Money and Pensions Service that they have adopted and are using the Standard Financial Statement to make Debt Advice available found at: <https://sfs.moneyadviceservice.org.uk/en/>

**2 Have knowledge and experience of supporting customers with mental health problems**

1. Have demonstrable experience of supporting customers with **severe** mental illness[[1]](#footnote-2)
2. Have demonstrable experience of supporting customers experiencing/ who have experienced **mental health crisis treatment** (as defined above)
3. Have demonstrable experience of working with/navigating the mental health crisis care sector (particularly AMHPs) across England, to drive referrals into the service if needed
4. Have policies and procedures in place regarding serving vulnerable customers
5. Can evidence that services are delivered in a way that are as accessible as possible to all customers, including those who struggle to process information e.g. by being compliant with appropriate Accessibility Standards

**3 Deliver a consistent and high-quality service**

1. Demonstrable track record of delivering advice remotely (over the phone/ online)
2. Able to ensure the service is delivered in a consistent way for all customers, regardless of location (of customers or staff)
3. Able to implement changes to the service and related processes/procedures quickly and consistently across all staff, regardless of location
4. Able to conduct high-quality and consistent supervision and quality control processes for all staff, regardless of location
5. Compliant with GDPR in all areas and follow industry security best practices e.g. Cyber Essentials

**4 Be able to recruit and train staff across England**

1. Be able to ensure a number of suitable staff are in place and sufficiently trained (see 4c below) to take referrals from day 1 of the policy (4th May 2021)
2. Be able to recruit and train sufficient staff to deal with at least 6,000 referrals across May 2021 – March 2022
3. Be able to ensure that
	1. All staff have appropriate training on mental health\*
	2. All debt advisers have appropriate MaPS-accredited training - https://debtquality.org.uk/learning-pathway

\* With regards mental health training specifically, we consider that staff serving these customers – directly or indirectly - will need to have been trained on the following **as a minimum**:

* Specifics of Breathing Space and Mental Health Access Mechanism, including the roles of mental health staff they would work with such as Care Coordinator, Approved Mental Health Professional, etc.)
* Mental health conditions (including severe mental health conditions), including symptoms, treatments, and how these impact on individuals’ capacity and ability to manage finances
* Safeguarding vulnerable adults

# RFI Process

1. This Request for Information (RFI) will take place from the date of the published Notice until 9am on 9th February 2021.

1. Any **questions** regarding this RFI should be submitted by **12pm on 5th February 2021 t**o **commercial@maps.org.uk** using the following reference:

**Ref 21-21G RFI - Mental Health Access Mechanism [insert Supplier Name]**

1. Suppliers who wish to respond should please submit their response to commercial@maps.org.uk using the supplied RFI Response template [by](https://mapsorg.sharepoint.com/sites/BreathingSpaceMentalHealthAccessMechanism/Shared%20Documents/General/by) the RFI submission deadline: **9am on 9th February 2021**

1. Neither the intention nor the purpose of this exercise is to confer any advantage upon its participants in any future procurement process.

1. This notice is **NOT** a call for competition.

1. All information gathered will be carefully considered and analysed by The Service’s team commissioning this process. All responses will be anonymised and not shared with competitors for these services.

1. Any information gathered through this RFI will be used for the purpose of consideration of options in relation to procurement.
2. Suppliers will receive feedback on their responses and information on next steps.
3. **RFI Questions:**

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| **1.1**  | Does your organisation already hold the relevant FCA authorisations to provide debt advice, or will it hold these by 4th May 2021? |
| **1.2**  | Does your organisation already adhere to the MaPS quality requirements outlined across 1b-1i in the RFI summary, or will it be in a position to adhere to these by 4th May 2021? |
| **1.3**  | Does your organisation have knowledge and **demonstrable experience** of supporting customers with **severe mental health problems** (including those who have experienced **mental health crisis**), as per the requirements outlined in 2a-e in the RFI summary? |
| **1.4** | Would your organisation be able to deliver a **consistent** and high-quality remote service across all areas of England from May 4th 2021, as per the requirements outlined in 3a-e in the RFI summary?Please outline how you would meet this requirement (**max. 400 words).** If your organisation has the capability to deliver the service but is unable to do so from May 4th 2021 please provide a brief summary explaining why and outline when (and how) you would be able to meet this requirement. |
| **1.5.** | Would your organisation be able to ensure a number of suitable staff are in place and appropriately trained (as per 4c in the RFI summary) to take referrals from day 1 of the policy (4th May 2021)?If yes, please provide a short summary of staff that could take referrals from 4th May, and the training they would have received **(max. 250 words).** |
| **1.6** | Would your organisation be able to recruit and train sufficient staff to deal with at least 6,000 MHAM referrals between May 2021 – March 2022?N.B. Our current assumption is that it will take c. 7 hours to process a referral across different staff members and that referrals will build up gradually across this time period. |

1. https://www.gov.uk/government/publications/severe-mental-illness-smi-physical-health-inequalities/severe-mental-illness-and-physical-health-inequalities-briefing#:~:text=health%2Dinequalities%2Dbriefing-,Purpose,occupational%20activities%20is%20severely%20impaired. [↑](#footnote-ref-2)