





# The Money Advice Service Debt Advice Peer Assessment Scheme

Overview of Assessment Findings to  
Date and Summary of Scheme  
Changes





## Peer Review 2015 - 2018

- Three year programme
- Circa 210 MAS funded services
- Random schedule
- Three year assessment cycle
  - Annual Review
    - Any score of 0 within the file sample
    - 20% or more of cases score 1
- Developmental approach
- Aspiration for all files to achieve a score of 2

## Peer Review 2015 – 2018 Scoring Clarification

<b>3</b>	The client has been advised comprehensively and correctly and the client's situation has been progressed appropriately and in a timely manner. A file scoring 3 is considered good practice.
2	The client has been advised fully and correctly and the client's situation has been progressed significantly. More could have been done for the client to potentially improve their situation or achieve a greater impact.
1	Adequate advice has been given and has progressed the client's situation, but either that advice did not go beyond the presenting issue(s)* and/or there has been a missed issue(s)* A 'missed issue' means something which should have been advised on. In addition to the above a file scoring one may have insufficient information to determine if advice has been missed.
0	The advice given has not progressed the client's situation and/or there has been actual or potential detriment to the client's situation. Detriment in this context means 'damage, loss or harm'.

## Peer Review Scoring Clarification

- Score determined by evidence presented on the file
- Quality of advice vs Case Record – Equal Importance
  - Assessor approach to scoring
    - Files will score 1 where the Assessor is unable to determine either the facts of the case, the details of the actual advice given, or any subsequent action taken.



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## What have we found over the last three years?



- A mixture of results
- Examples of good best practice
  - Organisational Policy
  - Procedural
  - Client focussed
  - Creation of Adviser Toolkit
- Variation of delivery models
- Consistency internally and externally
- MAS visits to top performers within the Scheme



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## Findings – Headline Facts



\*Based on data to 31<sup>st</sup> March 2017

- 80% of assessments prioritised for annual review
- 89% of annual review remain on annual review
- Detriment identified in 6% of cases
- Urgent Remedial action in 21% of cases assessed

File Score 3	20%
File Score 2	39%
File Score 1	35%
File Score 0	6%



## Findings Emerging Themes



- Preliminary Client Engagement – Not met 75%
- Full Exploration of client debts – Not met 42%
- Income Maximisation – Not Met 38%
- Exploration of available options – Not met 71%
- Case Recording – Not Met 70%
- Training Needs Identified – 26%



## What Has Changed? The Scheme



- New Name and Terminology
  - Debt Advice Peer Assessment Scheme
  - Peer Assessor
  - Assessment
- Reduced Peer Assessor Team
  - 17 Individuals - 5 Senior Peer Assessors and 5 Trainee Peer Assessors
  - Intensive training – circa 10 days 2018/2019
- Assessment Cycle
  - Light touch annual review option withdrawn
  - New 6 month review introduced
  - Void assessment
- Extended Service Level Agreement
- Management of the Service Level Agreement – Reporting to MAS
- Refined Scheme Criteria – Advice Only and Casework
  - Essential
  - Organisational Policy
  - Good Practice
  - Criteria combined with individual case summary report



## What Has Changed? Pre-Assessment



- Revamped Pre-Assessment Questionnaire
  - Additional information up front
  - Understand service delivery models and local practice
- Case File Sampling Tool
  - Mandatory spreadsheet
  - Automated
  - MAS funded files only
  - Closed files – 6 month period not 12
- File Submission Options
  - Physical files only
  - No originals
  - SharePoint withdrawn
  - File Submission Declaration Letter



## What Has Changed? Assessment



- Scheme Criteria – Refined
- Assessment Report
  - Individual case summary
  - Restructured assessment summary
  - Recommendations for Improvement
  - Urgent actions
- Moderation Process
  - Full Moderation



## What Has Changed? Post Assessment



- Reports shared with MAS and Lead Organisation
- Post assessment discussion
  - Restructured
  - Time Limited
  - Peer Assessor to provide technical clarification only
  - Lead Orgs invited to attend
- Representations Process



## Questions



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