



HM Treasury



HM Revenue
& Customs

Tax-Free Childcare:

consultation on childcare account
provision

May 2014



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You can download this publication from www.gov.uk

ISBN 978-1-910337-02-8

PU1667

Contents

| | | Page |
|-----------|--|------|
| Chapter 1 | Introduction | 3 |
| Chapter 2 | About childcare accounts and account providers | 5 |
| Chapter 3 | Summary of options and criteria for assessment | 7 |
| Chapter 4 | Options for providing Tax-Free Childcare accounts in the public sector | 9 |
| Chapter 5 | Comparing across options in the public and private sectors | 15 |
| Chapter 6 | Consultation question and how to respond | 19 |

1

Introduction

1.1 Finding reliable, high quality, affordable childcare is a major concern for working families. For many parents it is difficult to find good childcare, and the high cost of childcare can be one of the largest parts of most working families' household budgets.

1.2 The government believes that there is a powerful case for improving access to childcare: to ensure that parents are supported to work, if they choose to, and have fulfilling careers with potential for progression; and that children have the best possible start to life through high quality early education.

1.3 At Budget 2013, the government announced its intention to introduce Tax-Free Childcare. This new scheme will offer working families 20% support towards their childcare costs, and be introduced in autumn 2015.

1.4 As Tax-Free Childcare will offer support to more parents than the current Employer-Supported Childcare (ESC) system, which is only available to some employees, the government also announced at Budget 2013 that it will phase out ESC. Existing members of this scheme will be able to choose whether to remain on their current scheme or move to the new scheme (if they are eligible). The tax exemption for workplace nurseries will remain.

1.5 In August 2013 the government launched a consultation on the implementation of the new Tax-Free Childcare scheme. The consultation invited interested parties to comment on the detailed design and operation of Tax-Free Childcare. It set out the eligibility criteria, the approach to managing Tax-Free Childcare accounts for each child, the role of the market, and the key information and validation processes. It discussed the considerations that have to be made in designing different aspects of the scheme, and posed questions in those areas where stakeholders were likely to have knowledge or insight.

1.6 The government engaged extensively with a wide range of stakeholders including families and their representative groups, childcare providers, employers, and childcare voucher providers in the existing Employer Supported Childcare scheme. In March 2014 the results of that process were set out in *Delivering Tax-Free Childcare: the government's response to the consultation on design and operation*. It announced that the Tax-Free Childcare costs cap, against which eligible parents can claim 20% support, will be set at £10,000 per year for each child. This will mean that eligible parents will benefit from support worth up to £2,000 per child from autumn 2015. It confirmed that Tax-Free Childcare will be rolled out to all eligible families with children under 12 within the first year of the scheme's operation, and that parents would not pay fees for childcare accounts. The government also set out in further detail how the scheme will operate, including on eligibility, childcare accounts, customer experience, and information and validation.

1.7 The previous consultation also considered how to provide childcare accounts – the vehicle by which parents and government contribute funds toward qualifying childcare. It set out different market structures for private sector provision of accounts. The government is now consulting on options to deliver Tax-Free Childcare accounts itself, through National Savings and Investments (NS&I), or within HM Revenue and Customs (HMRC). All interested parties will then have had an

opportunity to comment on all of the options for account provision across public and private sectors. The government will consider responses to this consultation alongside the responses to the first consultation before it makes its final decision on the provision of childcare accounts.

1.8 The government will introduce legislation at the beginning of the next session of Parliament. This legislation will give flexibility for the government to deliver childcare accounts via either the private or public sector, and through either a single or multiple providers. To the extent that any issues raised in this consultation would need to be reflected further in legislation, the government will bring forward amendments to this Bill or further legislation.

2

About childcare accounts and account providers

2.1 The Tax-Free Childcare scheme will offer working families 20% support toward the costs of qualifying childcare, up to a limit of £2,000 support per child each year. Parents are best placed to determine their childcare needs, including which childcare provider or providers they use. To give parents flexibility the scheme will use 'childcare accounts'.

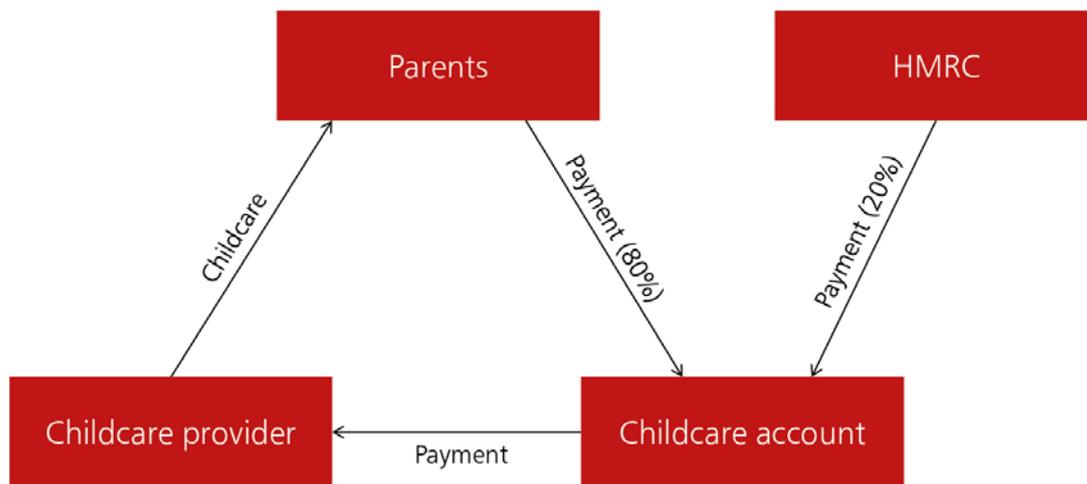
2.2 All eligible parents who enter the scheme will have a childcare account for each child. They will be able to pay funds into that account, receive government support of 20% of those funds up to £2,000 per child each year, and use the total funds to pay the qualifying childcare provider of their choice. This should give parents flexibility to meet their childcare needs, by not tying them to a specific childcare provider, and by allowing them to pay into accounts and pay for childcare as and when they need to. For example, parents could set up a direct debit and pay monthly into their childcare account (receiving the government's 20% as they pay in), build up funds over several months, and use the saved funds to pay for childcare in the summer holidays. Alternatively, parents might want to 'pay as they go', paying into the accounts, receiving the government top up, and paying for childcare as and when need arises.

2.3 A childcare account provider will be responsible for providing childcare accounts for parents – an online account that accepts funds from parents (or others who wish to contribute, such as other family members), receives the government contribution, and directs payments to qualifying childcare providers. The account provider(s) will also be part of the compliance regime that ensures only valid payments are made and that fraud and error are minimised. This would mean ensuring payments are only made to qualifying childcare providers, as well as checking aspects of parental eligibility, such as confirming identities.

2.4 There could be one account provider or many account providers, in the public or private sectors. Whoever provides accounts, the government has made it clear that parents will not have to pay fees for their accounts and will always be able to receive the full level of government support – 20% up to £2,000 per child each year, equivalent to basic tax relief on £10,000.

2.5 Some employers may wish to play a role in Tax-Free Childcare. The government believes they should have this option.

Figure 2.A: Operation of Tax-Free Childcare through an account provider



Source: HM Treasury/HMRC

2.6 This consultation completes the consideration of how to provide childcare accounts for parents. It builds on the consultation from last year, which looked at how different market structures could be used to provide childcare accounts in the private sector, by setting out the option for the government to provide childcare accounts in the public sector. Government account provision could be through National Savings and Investments (NS&I), an Executive Agency of HM Treasury, using its existing banking infrastructure and service capabilities, or within HM Revenue and Customs (HMRC), the department responsible for overall delivery of Tax-Free Childcare.

2.7 The government will assess the option for in-house provision of childcare accounts against the same 5 criteria used in the previous consultation to assess different private sector market structures. In addition, given stakeholders in the first consultation brought out the importance of delivering the benefits from Tax-Free Childcare as soon as possible, the government will also consider how quickly each of the options can be implemented, informed by responses to this consultation.

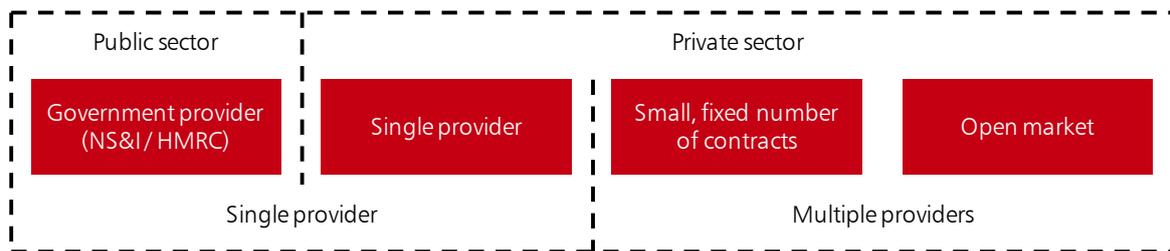
2.8 In responding to this consultation, respondents may want to refer back to the first consultation. The tables in Chapter 5 set out a comparison of all the options. The government will take a final decision on how to provide childcare accounts for Tax-Free Childcare after this consultation, taking into account the responses to both consultations on this point and an analysis of all the options for childcare account provision in the public and private sectors across both consultations.

3

Summary of options and criteria for assessment

3.1 In the previous consultation the government looked at a range of private sector market structures for childcare account provision. In addition to these options, the government is now consulting on providing childcare accounts itself, through NS&I or within HMRC.

Figure 3.A: Options for childcare account provision, including those already consulted on



Source: HM Treasury/HMRC

3.2 The full range of options are:

- **Government provider (new option)** – childcare accounts would be provided by government, either through NS&I using its existing banking infrastructure and service capabilities, or within HMRC.
- **Single provider** – the government would tender for a single, private sector provider of childcare accounts. That contract would be re-tendered periodically.
- **Small, fixed number of contracts (previously known as ‘licensed providers’)** – the original option was for government to tender a small number of time-limited licenses to become a childcare account provider. Through the previous consultation this option evolved as we discussed with stakeholders. Rather than tender licenses, the government would tender a small, fixed number of contracts (for instance 2-5) for entities to become account providers. Those contracts would be re-tendered periodically.
- **Open market** – the original option was that any entity can become a childcare account provider, with no limit on the number of account providers. In the first consultation, we looked at a spectrum of sub-options, from requiring government accreditation through to anyone becoming an account provider in the marketplace. Through discussions with stakeholders in the previous consultation our thinking on this option has evolved – in particular the government has also decided that parents would not have to pay fees for accounts. In practice, the open market option now would be for account providers to enter into arrangements with HMRC through a framework procurement, so that account fees are paid by government and not parents. There would be no limits on the number of providers that could enter the marketplace, so it remains the most open of the options.

3.3 In assessing options for childcare account provision in the private sector the government set out the following criteria in its consultation last year:

- **simple** – easy for parents to understand and join so that Tax-Free Childcare is widely taken up
- **efficient** – low costs to childcare account providers, the government, parents and childcare providers of establishing, maintaining and participating in the scheme
- **competitive** – competition in the market for account provision (or competition for the market) which ensures that parents benefit as much as possible from government support
- **secure** – parents are protected if childcare account providers fail or make errors, fraud is mitigated and personal information is handled securely
- **responsive** – minimising the time between parents paying into their account, the government top-up being received, and payments made to childcare providers, and ensuring that changes of circumstances are quickly and effectively accounted for

3.4 The options to deliver childcare accounts in the public sector, through NS&I or within HMRC, will be assessed against the same criteria. This will allow government to compare across all the options for childcare account provision in both the public and private sectors before taking a final decision on childcare account provision after this consultation round.

3.5 The government will also take into account responses to the first consultation, alongside responses to this consultation. A theme from stakeholders in that consultation was that a simple and straightforward parent experience would be a key way of ensuring that as many parents as possible would receive support. Respondents also agreed that the protection of parents' money in accounts would be critical to the success of the scheme.

3.6 Responses from the childcare industry to the first consultation suggested that there would be higher administrative costs from having to register with and accept payments from a number of account providers – the larger the number the higher these administration costs. Such costs could be passed onto parents in the form of higher childcare prices.

3.7 In their responses to the first consultation stakeholders also set out the importance of delivering support to parents through Tax-Free Childcare as soon as possible. The government will also consider the speed at which each option can be delivered, informed by responses to this consultation, when taking final decisions on account provision. As part of this, the government will consider the ease with which systems and services could be built and integrated into a single scheme and how this impacts on costs and speed of implementation.

4

Options for providing Tax-Free Childcare accounts in the public sector

The option for government to provide childcare accounts itself through NS&I

4.1 One option is for government to deliver Tax-Free Childcare accounts itself, through NS&I, an Executive Agency of HM Treasury. NS&I would be the body responsible for managing customer registration and the payments system, using its existing infrastructure and service capabilities, and have a role in ensuring only valid payments are made from eligible families to qualifying childcare providers.

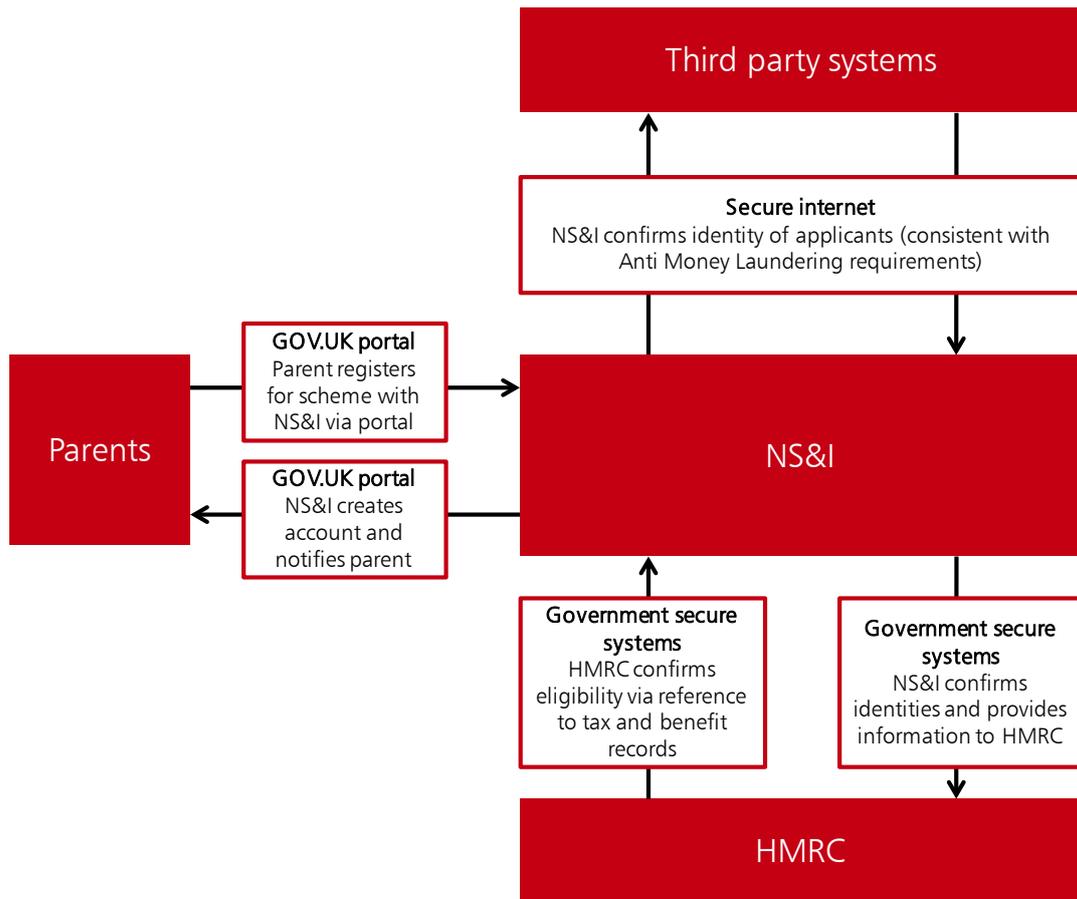
4.2 For parents, all aspects of Tax-Free Childcare could be managed through GOV.UK, the online portal for government services. NS&I's systems would sit behind this web portal to manage all parental interaction with Tax-Free Childcare. This would provide a one-stop shop for registration and account management, including paying in funds, receiving government's 20% top up, and directing payments to qualifying childcare providers, as well as a secure messaging service to exchange any sensitive information. This digital by default approach would be supplemented by telephone and SMS support.

4.3 Parents would register to open an account with NS&I through GOV.UK, providing the necessary registration information. NS&I would confirm the identity of the applicant using identity assurance protocols, which are compliant with Know Your Customer regulations, and then pass information through government secure systems for HMRC to confirm eligibility using tax and benefit databases. Once eligibility is confirmed, NS&I would create the account and notify the parent through the GOV.UK portal.

4.4 Once an account is opened, parents would then manage their accounts through the GOV.UK portal. Parents would make payments into their account by direct credit (electronic funds transfers, either one-off or standing order) and debit card payments (either online or, for qualifying parents, over the phone). The government top-up would be automatically applied to their account and they could then instruct payment to the registered childcare provider of their choice. It is also possible that any single provider option could offer this one-stop-shop feature.

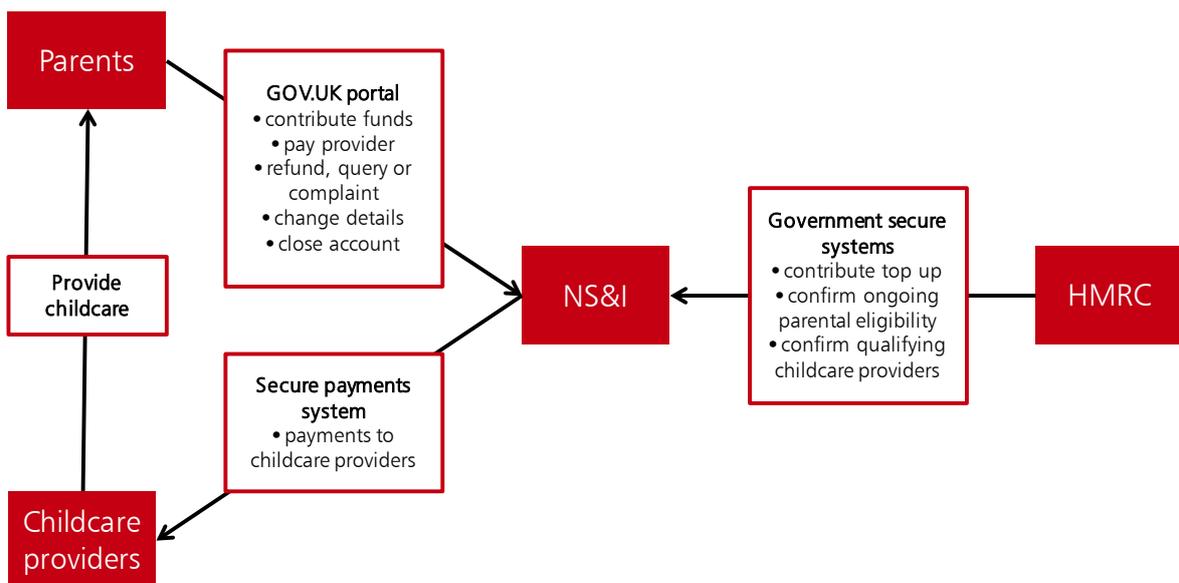
4.5 For childcare providers, this means they would register with and accept payments from a single government source, helping keep their administration costs down. NS&I and HMRC would both work to ensure only valid payments are made from eligible parents to qualifying childcare providers.

Figure 4.A: Registration process with NS&I as provider



Source: HM Treasury/HMRC

Figure 4.B: Operation of childcare accounts with NS&I as provider



Source: HM Treasury/HMRC

Assessment of the option to deliver childcare accounts through NS&I

Simple

4.6 The government wants as many eligible parents as possible to enter the Tax-Free Childcare scheme and benefit from this support toward the costs of childcare.

4.7 This option provides a simple scheme and customer journey for parents. Parents' interaction with the scheme would be through a single portal where they can apply to join and open an account, make payments into their account, receive the government top-up, and instruct payments to the childcare provider of their choice. Parents would be able to access this platform online through GOV.UK, which is regarded as one of the leading government websites in the world, and was the overall winner for the Design Museum's Design of the Year 2013 for its well thought out design, making the user experience simpler, clearer and faster. A telephone service would be available to assist those who are unable to manage their accounts online.

4.8 However, this option does not provide parents with a choice of childcare account provider. They would of course have full choice of which qualifying childcare provider to use, but they would not be able to compare between different childcare account providers, choose which account provider to use, or move between different account providers if they believe they can receive a better service elsewhere.

4.9 The above assessment could apply to other single provider options, depending on the outcome of any tendering process.

Efficient

4.10 The government wants a scheme that has low costs for parents, the childcare sector, childcare account providers, and the government.

4.11 NS&I's existing infrastructure and capabilities can be utilised for childcare accounts, including its secure payments systems and call centre. By leveraging the government's existing infrastructure, investment and overall costs can be reduced, providing good value for money for the taxpayer. Models that involve a greater number of providers would require greater overall initial investment as each provider would need to create its own infrastructure and integrate with government systems.

4.12 NS&I would work with its delivery partner Atos to deliver childcare accounts. The services that Atos provides for NS&I were competed through a procurement exercise that ensures value for money for the taxpayer and included provision for NS&I to deliver further government payment services, such as Tax-Free Childcare. As with any option, it would be necessary to develop the required registration system.

4.13 As government would be delivering the scheme through a single, public sector provider this option eliminates a number of transaction costs associated with private sector accounts. These include firms' costs to promote and advertise their services to parents; the costs to government of regulating the market; and the costs associated with running a tendering process and subsequent retendering rounds.

4.14 Having a single provider also reduces transaction costs for parents and childcare providers. For parents, there would be no requirement to acquire information and choose between different providers, and no need to monitor the market on an ongoing basis to ensure that their chosen provider still offers the best deal. As noted above, this comes at the expense of choice of account provider for parents. For childcare providers, this means registering with and accepting payments

from a single provider, helping keep their administrative costs down. This assessment applies for any single provider option.

Competitive

4.15 The option for government to provide childcare accounts itself, through NS&I, would not involve a competitive market.

4.16 The first consultation set out a range of options for private sector account provision. The government commissioned Economic Insight, an independent economic consultancy, to evaluate and report on different private sector market models for Tax-Free Childcare as part of the 2013 consultation. That report looked at whether there are any reasons why a competitive market for childcare accounts might not function well. It compared it to a closed model in which there is competition to select a limited number of childcare account providers. It did not consider the option for account provision in the public sector.

4.17 Economic Insight's report concluded that the choice of private sector market model turned on the scope for competition in the market, and that if one believes an effective market will develop, an open market model is more likely to deliver superior outcomes for parents and taxpayers. This is because in an open market intra-firm rivalry provides a strong incentive for firms to continually re-invest in driving down costs and providing the services that customers want, yielding greater dynamic efficiencies. Competition has the potential to reveal the 'true' efficient cost of supply over time.

4.18 Through their analysis Economic Insight found a range of evidence supporting the scope for competition within the Tax-Free Childcare account market and therefore that, on balance compared to a closed market, an open market is more likely to deliver the greatest net benefits to parents and the taxpayer.

4.19 The potential for market forces to drive dynamic efficiencies is not a feature of the option to deliver childcare accounts in-house through NS&I or within HMRC. The Economic Insight report did not compare market provision with the option for government to deliver accounts itself.

Secure

4.20 The government believes security is integral to the successful take up and operation of Tax-Free Childcare. In the first consultation stakeholders agreed on the need for parents' money and data to be held securely. The scheme will also need to minimise risks for fraud and error that could cost the taxpayer.

4.21 NS&I is an Executive Agency of HM Treasury that securely manages billions of pounds of public funds in National Savings. Any deposits held in Tax-Free Childcare accounts would be backed by HM Treasury. Under private sector models, there would be a degree of risk of an account provider becoming insolvent and parents losing their money.

4.22 Parents' personal data would also be secure under this option. NS&I and HMRC have rigorous systems in place to assess and manage systems and data risks and parents would know that their personal information is transmitted over and held in secure government systems, and under the system be used only to perform necessary checks to verify identity and ensure eligibility.

4.23 Any scheme that involves government subsidy could be at risk of fraud and abuse, including the risk of organised criminal attacks. Such risks can increase with the number of different entities involved and the number of different links in the chain, as it opens up more potential areas for attack. With the government providing accounts there would be fewer opportunities for a criminal attack on the system, for example by setting up fraudulent accounts

(or even a fraudulent account provider) that siphons off the government contribution against the costs of childcare services that are never provided to parents. HMRC and NS&I both have proven track records for successfully managing the risks of fraud and error.

Responsive

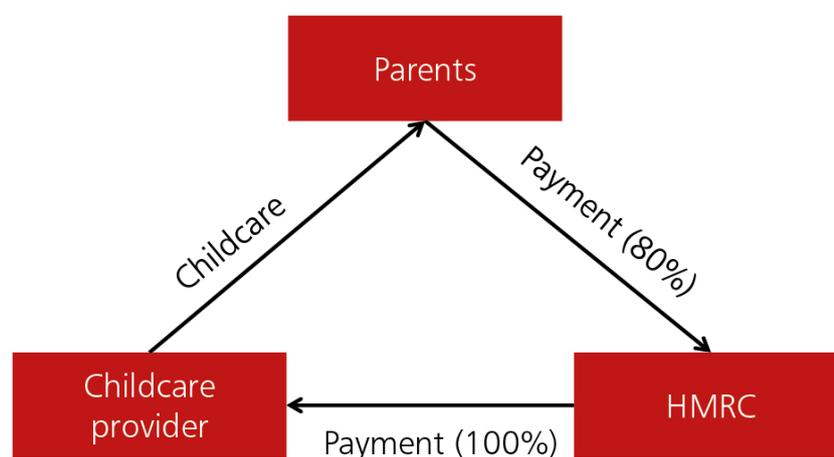
4.24 The government believes that childcare accounts provided by NS&I would be responsive to parents' needs. Parents will be able to access their accounts, pay money in, and instruct payments to childcare providers 24/7 online. Secure online messaging can be used to send or read messages, including exchanging any sensitive information, and any general queries can be sent by email. A fully regulatory compliant complaints management process would deal with customer feedback and any complaints. Payments could be made into accounts quickly and easily using direct credit (electronic funds transfer, either one-off or standing order through the customer's bank account), or debit card payment.

4.25 In-house provision should enable government to change the system in response to parents' needs over time. Options that entail government procuring for a single or multiple providers may be less dynamically responsive to parents' needs – service standards may be specified by contract and only changed in subsequent procurement rounds or by contract amendment. However, in-house provision may be less dynamically responsive than a market model that enables intra-firm competition to foster greater innovation and drive up service standards.

The option for government to deliver childcare accounts itself within HMRC

4.26 In this option, HMRC would administer the entire scheme itself, including acting as a single provider of childcare accounts for parents, accessed through GOV.UK. Many of the delivery aspects are the same as already set out under the NS&I option, except that HMRC does not have an existing 'account' type service on which to base the childcare account and so would need to build one.

Figure 4.C: Operation of Tax-Free Childcare with HMRC providing accounts



Source: HM Treasury/HMRC

4.27 Much of the assessment outlined for the option for NS&I to deliver childcare accounts applies for this option also:

- **Simple** – parents would interact with the scheme through a single portal (GOV.UK) but would not be able to choose between childcare account providers. This could also apply to other single provider options.
- **Efficient** – HMRC is a capable delivery organisation responsible for the administration of the tax system. Additional investment would be required in an ‘account’ system but not across many firms and without needing a commercial return on investment. Some transaction costs associated with private sector options would be avoided. Childcare providers would register with and accept payments from a single source, helping to keep their administration costs down as with all single provider options.
- **Competitive** – the option would not involve a competitive market between different account providers.
- **Secure** – parents’ money and data would be held by HMRC. The department already has rigorous systems and standards in place to protect sensitive taxpayer information. Deposits would be backed by the government. There would be fewer links in the chain that could open the scheme up to fraud and error and HMRC has extensive experience and capability in countering fraud in the tax system.
- **Responsive** – parents would access the scheme through a single portal that could be accessed 24/7. HMRC already has call centres that can be used for Tax-Free Childcare for those unable to manage their accounts online. Top-ups to account balances would be automatically applied within HMRC and payments could be made quickly to childcare providers. HMRC would be able to respond to parents needs’ over time, but there would be no competition between providers that may foster innovation and drive up service standards over time.

5

Comparing across options in the public and private sectors

5.1 The following tables should help consultation respondents compare the options currently being consulted on with the private sector options from the first consultation.

| | | |
|---------------------|---|---|
| How it works | <p>Government provider (NS&I/HMRC)</p> <p>Government acts as a single provider of childcare accounts, either through NS&I (using its existing account infrastructure) or within HMRC.</p> | <p>Single provider (private sector)</p> <p>Government tenders for a single, private sector provider of childcare accounts. The contract would be re-tendered periodically.</p> |
| | <p>Small, fixed number of contracts</p> <p>Government tenders a fixed number of contracts (e.g. 2 to 5) for entities to become account providers. Those contracts would be re-tendered periodically.</p> | <p>Open market</p> <p>Any entity can enter the marketplace, with no limit on numbers. They would do so through a framework procurement with HMRC that would allow for government, and not parents, to pay fees for accounts.</p> |
| Simple | <p>Government provider (NS&I/HMRC)</p> <p>Single point of contact through GOV.UK.</p> <p>No need for parents to choose between providers.</p> | <p>Single provider (private sector)</p> <p>Either single point of contact through GOV.UK or two-stage customer journey (GOV.UK and account provider website) depending on tendering outcome.</p> <p>No need for parents to choose between providers.</p> |
| | <p>Small, fixed number of contracts</p> <p>Two-stage customer journey (through GOV.UK and account provider website).</p> <p>Parents choose between limited numbers of providers. Government can support choice through providing information to parents.</p> | <p>Open market</p> <p>Two-stage customer journey (through GOV.UK and account provider website).</p> <p>Parents choose between unlimited numbers of providers in marketplace.</p> |

| | | |
|--------------------|---|---|
| Efficient | <p>Government provider (NS&I/HMRC)</p> <p>Existing government infrastructure and service capabilities used to reduce overall costs (particularly with the NS&I option). Eliminates some transaction costs from market models.</p> <p>Low admin costs for childcare industry as only registering with and accepting payments from single provider.</p> <p>Low information and transaction costs for parents as no need to choose between providers.</p> | <p>Single provider (private sector)</p> <p>Investment in infrastructure from one firm only. Would require return on investment and profit on account provision. Competition for market helps drive down costs.</p> <p>Low admin costs for childcare industry as only registering with and accepting payments from single provider.</p> <p>Low information and transaction costs for parents as no need to choose between providers.</p> |
| | <p>Small, fixed number of contracts</p> <p>Greater overall investment as all firms build own infrastructure. Would require return on investment and profit on account provision. Competition for market helps drive down costs.</p> <p>Medium admin costs for childcare industry as have to register with and accept payments from a small number of different account providers.</p> <p>Medium information and transaction costs for parents as have to choose between fixed numbers of providers. Government can provide information to help inform decision. Ongoing costs to monitor market and change providers if better deal available elsewhere.</p> | <p>Open market</p> <p>Unlimited number of firms invest separately in own infrastructure. Would require return on investment and profit on account provision.</p> <p>Higher admin costs for childcare industry as have to register with and accept payments from an unlimited number of different account providers.</p> <p>Higher information and transaction costs for parents as have to choose between unlimited numbers of providers. Ongoing costs to monitor market and change providers if better deal available elsewhere.</p> |
| Competitive | <p>Government provider (NS&I/HMRC)</p> <p>The option would not involve a competitive market between different account providers.</p> | <p>Single provider (private sector)</p> <p>Competition for the contract through tendering process to drive down costs and ensure service standards.</p> <p>Ongoing competition through re-tendering contract as time limit expires.</p> |
| | <p>Small, fixed number of contracts</p> <p>Competition for the market through tendering process to drive down costs and ensure service standards.</p> <p>Firms compete for parents' business, potentially driving up service standards. Ongoing competition through re-tendering of contracts as time limit expires.</p> | <p>Open market</p> <p>Competition between providers in open market to drive up service standards.</p> |

| | | |
|-------------------|--|--|
| Secure | <p>Government provider (NS&I/HMRC)</p> <p>Parents' funds backed by government. Parents' data transmitted over and held in secure government IT systems.</p> <p>Lowest risk of fraud and error as in-house compliance regime and fewest opportunities for criminal attacks.</p> | <p>Single provider (private sector)</p> <p>Security of parents' funds and data determined by contract with provider.</p> <p>Lower risk of fraud and error as simple compliance landscape and few opportunities for criminal attacks.</p> |
| | <p>Small, fixed number of contracts</p> <p>Security of parents' funds and data determined by contracts. Some risk of provider insolvency from competitive pressures.</p> <p>Some risk of fraud and error as more complicated compliance landscape and greater opportunities for criminal attacks.</p> | <p>Open market</p> <p>Security of parents' funds and data determined by framework procurement. Some risk of provider insolvency from competitive pressures.</p> <p>Greater risk of fraud and error as most complicated compliance landscape and greater opportunities for criminal attacks.</p> |
| Responsive | <p>Government provider (NS&I/HMRC)</p> <p>Online access to accounts 24/7 through GOV.UK. Range of payment options.</p> <p>No market forces to foster innovation and drive up service standards.</p> | <p>Single provider (private sector)</p> <p>Responsiveness of accounts determined through tendering process. Potentially access through GOV.UK.</p> <p>Re-tendering of contract after time limit expires allows for changes to service standards down the line.</p> |
| | <p>Small, fixed number of contracts</p> <p>Minimum standards set in contracts, with parental choice to move between providers.</p> <p>Re-tendering after contracts expire allows for changes to service standards down the line.</p> <p>Competition between providers may foster innovation and drive up service standards.</p> | <p>Open market</p> <p>Framework procurement determines minimum service standards.</p> <p>Competition between providers may foster innovation and drive up service standards.</p> |

6

Consultation question and how to respond

Consultation question

6.1 The government would welcome views on the options to deliver Tax-Free Childcare accounts in the light of the issues and assessment set out in this document.

How to respond to this consultation

6.2 This consultation will be open for 5 weeks. The closing date for responses is 27 June 2014.

6.3 Responses should be accompanied by a cover sheet, which is available at this address: www.gov.uk/government/consultations/tax-free-childcare-consultation-on-childcare-account-provision.

6.4 Email responses should be sent to: tax-free.childcare@hmrc.gsi.gov.uk.

6.5 While email responses are preferable, written responses may also be submitted. They should be sent to:

Tax-Free Childcare Team,
HMRC
Room 1C/20
100 Parliament Street,
London
SW1A 2BQ

6.6 The above addresses may also be used for general enquiries about this consultation.

HM Treasury contacts

This document can be downloaded from
www.gov.uk

If you require this information in an alternative
format or have general enquiries about
HM Treasury and its work, contact:

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ISBN 978-1-910337-02-8



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