



Personal Health Budgets

How does a pre-paid card work with a Representative or Nominee?

If you have a representative or nominated person to manage your direct payment, they will sign the direct payment agreement, receive the pre-payment card and take full responsibility for the management of the card account.

What if the amount of my purchase is more than my available card balance?

In this case, your payment will be declined and you must wait until the card has sufficient money on it. There are no overdraft or cash withdrawal facilities with a pre-payment card.

Is it safe and secure to use?

Using the card reduces the need to carry or hold large amounts of cash. As with any credit or debit card, you need to keep the card safe and your PIN secure. Care providers or personal assistants **should not** keep your card or PIN.

What do I do once I receive my pre-payment card?

When you receive your card, it will include instructions on how to activate it and an advice line to call if you need guidance.

Information for people using a pre-payment card to manage their direct payment

Pre-payment cards

Depending on where you live in Cheshire and Merseyside, you can choose to have your direct payment paid onto a pre-payment card.

What is a pre-payment card?

- ♣ A pre-payment card is a bank card used to hold your direct payment funds. Your direct payment funding will be paid onto the card either monthly or every four weeks.
- ♣ You can use the money on the card to pay for the care and support agreed and specified in your care and support plan
- ♣ The pre-payment card account is managed by your NHS team or your direct payment support service

What are the benefits of a pre-payment card?

- ♣ You have greater flexibility over how and when you pay for your support
- ♣ It's an easier way to arrange and pay for support, especially if you're unable to get out and about easily
- ♣ It's a secure way to pay for care
- ♣ The balance can be checked online or by telephone
- ♣ You can make online payments and set up direct debits and standing orders
- ♣ Completing the financial monitoring is easier as you are able to upload your invoice/receipts to the account. All transactions and balances can be viewed online by the NHS Personal Health Budget Team.



How is a pre-payment card managed?

The card can **only** be used to buy what is specified in your care and support plan. Your NHS team and direct payment support service (DPSS) can view the pre-payment card account online in order to monitor direct payment spending and help detect, and prevent, misuse.

The NHS personal health budget/DPSS team will be able to identify spending that is:

- ♣ Not in line with agreed goals or outcomes in the care and support plan
- ♣ Under/over-spending, or no spending, of the direct payment

This may prompt a review of the personal health budget and changes to the funding method may be required.

Records, receipts and invoices for payments made from the pre-payment card **need to be retained** and these can be uploaded onto the online portal.

How are payments made via the pre-payment card?

- **Direct Debit:** Provide the person or company you are paying with your sort-code and account number from your pre-payment card. They will then set up a Direct Debit to automatically take payments from your pre-payment card.
- **Point of sale payment:** Some providers will be able to take a payment by asking you to give the long 16 digit number on the front of your pre-payment card. If you are making the payment over the phone, or on the internet, you will also need to give the security number, which is the three last digits on the back of the card. If you are making a payment by machine, you will need to place your card in the card machine and input your PIN number. You should make sure you get a receipt each time you do this.