

How will I get my direct payment ?

There are different ways to receive your direct payment, depending on where you live in Cheshire and Merseyside:

1. **Pre-payment Card:** A pre-payment card looks similar to a bank card and has your direct payment paid into it every 4 weeks. You can use this card to pay for the care and support that has been agreed and written into your care and support plan.
2. **Managed Account:** A direct payment support service provider opens a bank account on your behalf and receives your direct payment into the account. This account is managed by the direct payment support service on your behalf and they ensure that the money is used to buy what is written and agreed in your care and support plan.
3. **Virtual wallet account:** The NHS will pay your direct payment money into this account and you are able to view the account on line. The provider of the virtual wallet account will pay all of the invoices and bills related to your agreed care and support plan
4. **A direct payment bank account:** This method is not now usually used and is an account set up only for the direct payment . You use this account to pay for all services and goods purchased in line with your agreed care and support plan.

What a direct payment cannot be used for

There are some things you **cannot** use a direct payment for, such as:

- Alcohol, tobacco, gambling or anything that is illegal
- Emergency care at Accident & Emergency (A&E)
- Seeing a GP or seeing other GP related services
- NHS charges, for example, prescription charges or dental charges

To find out more about personal health budgets, visit the NHS Cheshire and Merseyside website:

[Personal Health Budgets - NHS Cheshire and Merseyside](#)

Or visit the NHS England website:

[What is a personal health budget? - NHS](#)



Cheshire and Merseyside

Personal Health Budgets

Information for anyone receiving a personal health budget and wanting to know more about using a direct payment and the help we can give you

Managing your personal health budget with a Direct Payment

Leaflet 4 of 6

Managing your personal health budget as a direct payment

- A personal health budget is an amount of money to support your care and support needs, This is planned and agreed between you (or your representative) and your NHS team.
- A personal health budget allows you to manage your care and support needs in a way that suits **you**.
- A direct payment is one way to hold your personal health budget
- A direct payment gives you the **most choice and control** over how you manage your personal health budget.
- When you choose a direct payment, you (or your representative) receive the money directly into a nominated bank account to buy the care and support you and your NHS team agree you need.
- The care and support you need is shown in your care and support plan.
- You (or your representative) buy and manage the services you need, as agreed with your NHS team and you must be able to show the NHS team what you have spent the money on.

Who will help me manage and use my direct payment?

When you choose a direct payment your local NHS team or direct payment support service will help you to make sure you feel confident using the direct payment appropriately.

What are the benefits of a direct payment?

There are many benefits of having a direct payment, such as:

- A direct payment gives you more control of how your needs are met compared to a notional or third party personal health budget.
- You have more flexibility on how you put your care and support into place and you can choose from a wide range of services and providers that will meet your agreed needs.
- You can use your direct payment to become an employer and recruit and choose your own personal assistants if you wish.

What are the responsibilities of a direct payment?

- Choosing a direct payment comes with additional choice and control and also with greater responsibility than a notional or third party budget.
- You (or your representative) will be responsible for arranging your care and support. This might be from an agency, or you may choose to employ your own personal assistants; you will also be responsible for purchasing and servicing any equipment.
- If you employ personal assistants you (or your representative) have to be a good employer and make sure your staff have employment contracts.

What is a direct payment agreement?

You (or your representative) will need to sign a direct payment agreement with the NHS that says you will use your direct payment as agreed in your care and support plan. To show you have done this, you will need to keep records and receipts of how you used the direct payment funds and share these with the NHS team when you are asked to.

The NHS has to make sure that your health and wellbeing needs are being met, as recorded in your care and support plan, and that NHS funds are being used appropriately.

If you have spent your budget in ways that have not been agreed with your NHS team, you may be asked to repay it and changes to the way you receive your personal health budget may be required.

What if my health needs change?

There are likely to be times when your health needs change; when this happens you can ask for your care needs to be reviewed. After the review, the NHS team will agree any changes which need to be made to your care and support plan and update your direct payment if required.

