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Personal health budgets: Pre-paid card

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

Where it has been agreed that a Representative or Nominated Person will manage the direct payment, they will sign the Direct Payment Agreement, receive the 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

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.

When you receive your card, it will include instructions on how to activate it an advice line to call. For information about your card, the Terms & Conditions and Frequently Asked Questions (FAQs) go to:

W: www.prepaidfinancialservices.com/nottinghamshire

E: nottinghamshire@prepaidfinancialservices.com

**Information leaflet for people having a
direct payment with the option of a Pre-
Paid Card**

Leaflet 4 of 6

If you have a personal health budget and choose the option of a direct payment the money will be put onto a pre-paid card.

What is a Pre-Paid Card?

A pre-paid card is a bank card. It has the agreed amount of money—your personal health budget paid into it every 4 weeks. This is NHS money—your personal health budget. You can use the money on the card to pay for care and support agreed and specified in your care and support plan. The account is managed by the NHS personal health budget team.

What are the benefits of a Pre-Paid 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 via the telephone.
- ⇒ Online payments can be made, and direct debits and standing orders can be set up.
- ⇒ Completing the financial monitoring is easier as you are able to upload your invoice/receipts to the account. These along with transactions and balances can be viewed online by the NHS Personal Health Budget Team.



How is a Pre-Paid Card managed?

The card can only be used to buy what is specified in your care and support plan. Your NHS Personal Health Budget Team can view the Pre-paid card account online in order to monitor direct payment spending and help detect and prevent misuse.

The NHS personal health budget 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 the offer of support and/or a review of the personal health budget.

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

Can I withdraw cash using the pre- paid card?

No - your pre-paid card cannot be used for ATM withdrawals. If you require cash withdrawal facilities this needs to be agreed in your care and support plan. You will need to provide all receipts for anything purchased with cash to the NHS Personal Health Budget Team

How are payments made via the Pre-Paid Card?

- **Direct Debit:** Provide the person or company you are paying with your sort-code and account number from your pre-paid card. They should then set up a Direct Debit to automatically take payments from your pre - paid card.
- **Point of sale payment:** Some providers may be able to take a payment by asking you to give the long 16 digit number on the front of your pre-paid card. If you are making the payment over the phone or via 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 receive a receipt for this.