

INITIAL POSITIONING

One of the options available to you is a direct payment. Instead of the council/NHS arranging care and support for you, we give you the money so that you can arrange it yourself.

Direct payments are great as they give people much more choice and control.

We know that direct payments can sound very daunting, so there is lots of hands-on help available to you, including:-

- Our direct payments support service – they help you understand how a direct payment works, can help you find which providers are going to support you and help you get it all setup.
- Virtual Wallet – this is to help you manage the actual money and make payments to your chosen providers.

Once we know you are interested in a direct payment, we make a referral to each of the above services and they will get in touch with you to progress things.

EXPLAINING VIRTUAL WALLET

Managing your own care and support via a direct payment works really well for lots of people as it gives them much more choice & control.

Virtual Wallet is our preferred way of people managing the financial aspects of their DP/PHB as it is safe & secure, easy to use, removes a lot of the hassle & paperwork and the Virtual Wallet support team are on hand to help whenever needed.

It's basically an online account that your DP/PHB gets paid in to. Once the care or support received is confirmed, Virtual Wallet pays your carers and providers.

If you've ever used online banking or a prepaid card, it is quite similar to that. You access the website on your phone, your tablet or your computer.

There are a few options for managing your Virtual Wallet account [see short video [Virtual Wallet - Explained: Who can Manage your Account?](#)]:

- Self-service – The Virtual Wallet support team get everything setup and then you manage your ongoing support yourself.
- Friends & family - This is like self-service but you can nominate a friend or family member who will also have access to your Virtual Wallet account [see short video [Virtual Wallet - Explained: Family & Friends](#)].

- Supported account – This is where the support team at Virtual Wallet manage your Virtual Wallet account for you [see short video [Virtual Wallet - Explained: Supported Account?](#)]

Don't worry - it sounds more complicated than it is. There are thousands of people just like you that are now using Virtual Wallet. They will also have felt worried, but they have found that they could do it.

And remember, the Virtual Wallet support team is on-hand to help you every step of the way. That is all they do, so they know exactly how to support people like you.

If you want to find out more, a good starting place is www.myvirtualwallet.co.uk. It has videos and a load of frequently asked questions that help explain how it works.