



INDIVIDUAL WELCOME PACK – HEALTH

September 2024



Contents

Getting started on Virtual Wallet 2

Arranging your care 4

Managing your budget and your account 3

Help with Personal Health Budgets (PHBs) and Virtual Wallet 5

User Guide: PHB Holder account access 6

User Guide: Approving or removing an Authorised Representative 7

User Guide: How to recover your account 8

Useful Links 9

Contact Details..... 10

GETTING STARTED ON VIRTUAL WALLET

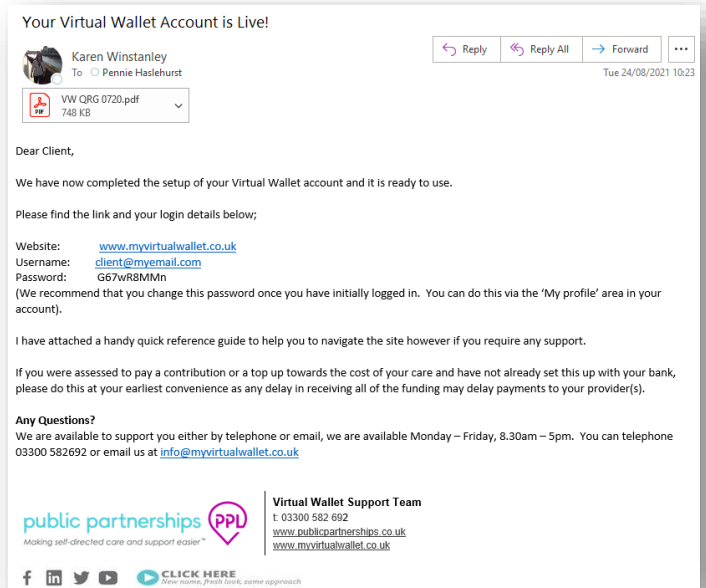
Accessing your Virtual Wallet account

Your local NHS Integrated Commissioning Board (ICB) will arrange for PPL to create your account on Virtual Wallet.

Once setup is complete, a notification will be sent to your registered email address informing you that your Virtual Wallet account is live.

The email will include the website address, your username and a temporary password.

For further information, please read the 'PHB holder account activation' User Guide on page 10 and view the 'How to navigate Virtual Wallet' and 'Account summary' user videos available via the 'Resources' section at www.myvirtualwallet.co.uk




Appointing someone to manage your account

As a PHB holder, you may wish to appoint a family member, friend, or other trusted individual to manage your Virtual Wallet account on your behalf. These individuals are referred to as an Authorised Representative. For further information, please read the 'Approving or removing an Authorised Representative' User Guide on page 12.

Security notice

Having registered and accessed your Virtual Wallet account, you need to ensure that your account information is kept confidential.

Do not share your username or password with anybody. If you forget your password, click on the 'Forgot your password?' link on the login screen and a new password will be sent to your registered email address.



[Forgot your password?](#)

For further information, please read the 'How to recover your account' User Guide on page 14.

The Virtual Wallet support team may contact you if they have queries when setting up your account, or if you have logged a call with them and they need to call you back. They will never ask you to reveal your password or bank details over the phone. You may be asked to confirm your username, to enable the Virtual Wallet support team to locate your account. Please report any suspicious activity regarding your Virtual Wallet account to the Virtual Wallet support team.

ARRANGING YOUR CARE

If you require care as part of your PHB, you will have discussed with your NHS Care Coordinator how you would like to receive this – either by directly employing your own personal assistants or through care agencies.

Registering a directly employed personal assistant

If you choose to directly employ a personal assistant, you will need to follow the CCG's local process for finding an appropriate individual.

Once you have the details of the individual(s) from whom you wish to receive your care, you will need to provide their contact details, including name, email address and contact number to the Virtual Wallet support team so the personal assistant can be registered on Virtual Wallet and linked to your account.

Registering your personal assistants on Virtual Wallet will enable you to manage their timesheets and arrange for them to be paid using your chosen payroll provider.

Using a payroll provider

When setting up a personal assistant, you must provide details of your payroll provider. Payroll providers ensure that you are making the correct payments. If you wish to continue to use your current payroll provider, they will need to register on Virtual Wallet. Your NHS Care Coordinator will have spoken to you about the range of payroll providers available to you.

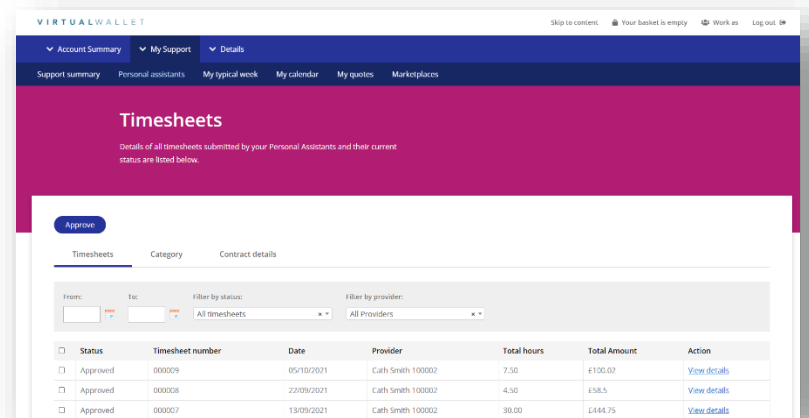
Listed below are some of the services typically offered by a payroll provider:

- HMRC Employer Registration
- Absence payments, including sickness, maternity and paternity
- Electronic payslips
- Auto-enrolment deductions and administration
- Timesheet processing
- Year-end process
- Net payment to employees and HMRC
- Setting up new starters and processing leavers
- Pension Payments
- Processing tax codes and student loans

A payroll service called PPL Payroll can be provided as part of your Virtual Wallet account. For further information on using PPL Payroll, please contact the Virtual Wallet support team using the contact details on the back cover.

Approving or disputing your personal assistant's timesheets

Your personal assistant(s) will submit timesheets for the hours that they have worked. You will need to review these timesheets and if the timesheets are correct, approve them within 24 hours of submission. After this period, the timesheet will be automatically approved. Once approved, the timesheets will be sent to your payroll provider for processing and the relevant calculations are returned to the VW Support Team for payment. Virtual Wallet then processes all payments to the personal assistant, HMRC and any pension deductions.



If the timesheets are incorrect, you will be able to reject the timesheet and discuss any changes with the relevant personal assistant. For further information or support, please watch the 'How to use timesheets' tutorial video, available via the 'Resources' section at www.myvirtualwallet.co.uk

Receiving care from agencies

If you choose to receive your care from agencies, your NHS Care Coordinator will have spoken to you about the choice of agencies available to you. A number of agencies are already registered on Virtual Wallet. You can use the search facility to review these agencies.

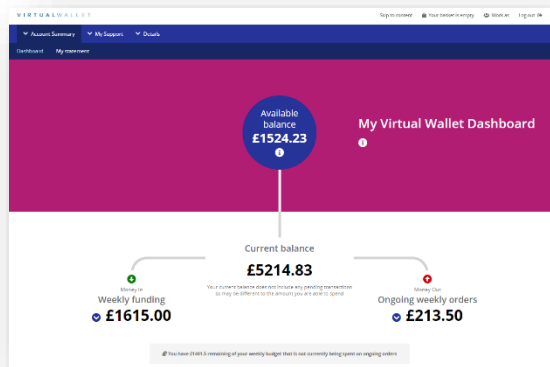
If you wish to use agencies that aren't yet registered on Virtual Wallet then we will need to add their details and create their Virtual Wallet account. Once they are registered and linked to your Virtual Wallet account, you will be able to search for them using the search facility.

Typically, most services will need to be discussed with the agencies before they can confirm a price (e.g. Live-in home care services); you can do this either by requesting more information via the provider page in the marketplace or by using the 'My Quotes' function,

within the My Support section, which sends out your requirements to the providers or agencies that you choose and allows them to respond using Virtual Wallet's secure messaging functionality.

Once you have agreed your care needs, the agencies will create a care schedule to confirm the hours of care to be provided, you will review the proposed care schedule and book the service if it meets your needs. You can see a summary of the care you have booked in your Support Summary.

To help you manage your budget, the value of any service bookings are deducted from your account balance which is displayed in the Account Summary section. This gives you the current balance of your account and the amount available to spend once pending transactions have been accounted for.



At any time, you can amend your appointments if your needs change, subject to the providers terms and conditions. Remember that you must cancel any appointments if you are no longer using the services of your agencies and you can do this through your Virtual Wallet account.

Approving invoices from agencies

Your agencies will submit invoices for the services that they have provided to you. These invoices will usually be automatically approved and paid by the Virtual Wallet.

You can see the transactions on the 'My Statement' page in the Account Summary section. If you want to dispute any of these transactions you can do so through Virtual Wallet, which will then prompt the Virtual Wallet support team to speak to the provider and resolve the dispute.

It is possible that the CCG may ask us to set up your Virtual Wallet account so that all invoices are approved by the PHB holder before payment. If you are required to do this, you will be notified at the time you are assigned your Virtual Wallet account.

My Statement
Your confirmed transactions in the last month are show below, use the filters to change the list. Select 'Pending transactions' to see anything not yet confirmed.

Current balance: **£5214.83**
Available balance: **£1524.23**

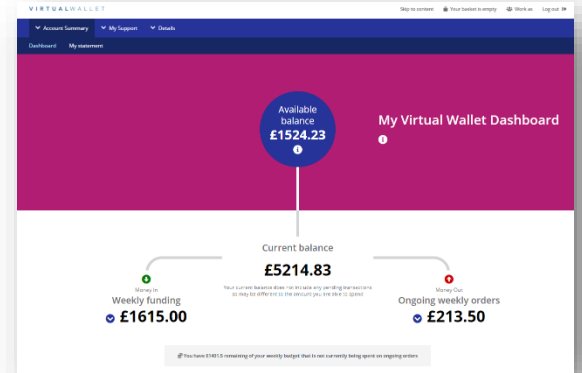
Money in | Money out | All | 1 month | 3 months | 12 months

Date	Description	Status	Amount	Balance
28th September 2021	Heritage Healthcare	Paid View invoice	£62.00	£5214.83
21st September 2021	Heritage Healthcare	Paid View invoice	£248.00	£5276.83

MANAGING YOUR BUDGET AND YOUR ACCOUNT

Managing your budget

Your 'Current Balance', 'Weekly Funding' and 'Ongoing Weekly Orders' will be displayed to you each time you login and visit the Virtual Wallet homepage. 'Current Balance' shows the amount you have remaining in your budget, and 'Weekly Funding' shows the amount you will receive from the CCG.



You can review your budget activity using the 'My Statement' menu option. This shows:

- the current balance of your budget,
- the available budget you have to spend,
- all transactions, both completed and pending,
- any payments you have received into your account.

The screenshot shows the 'My Statement' page with the following data:

- Current balance: £5214.83
- Available balance: £1524.23

Filters: Money in, Money out, All, 1 month, 3 months, 12 months

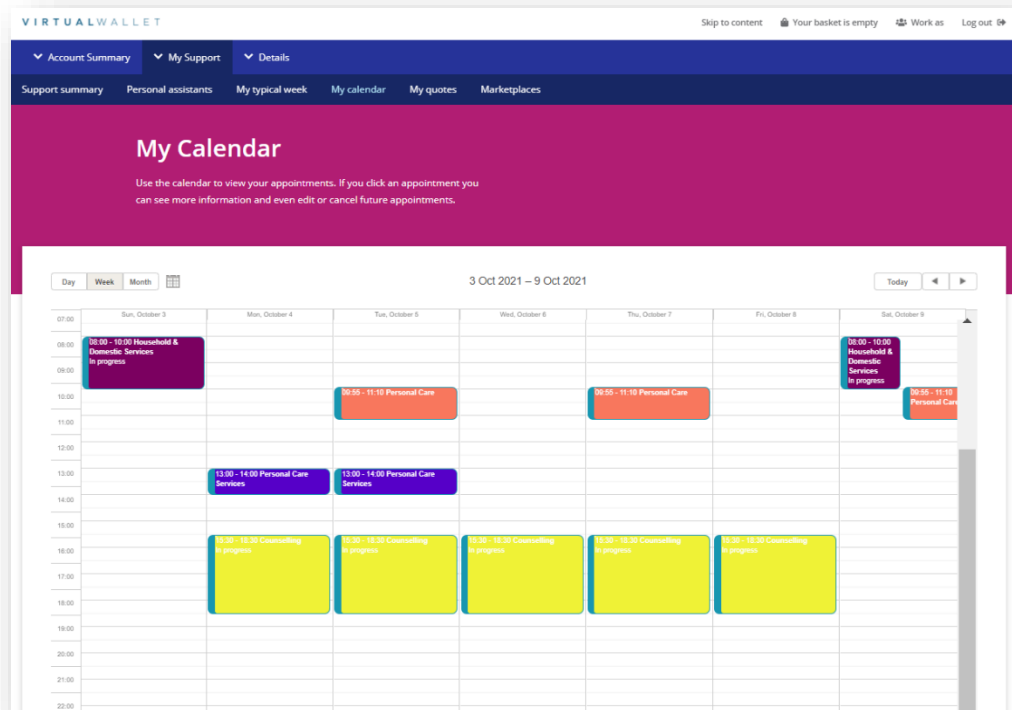
Date	Description	Status	Amount	Balance
28th September 2021	Heritage Healthcare	Paid	-£62.00	£5214.83
21st September 2021	Heritage Healthcare	Paid	-£248.00	£5276.83

You can view individual transactions in detail using the 'view' option. From this screen you will also be able to dispute transactions if necessary.

View

My Calendar

Once you have booked your services (e.g. Personal Assistants, care from an agency, etc.) the dates and times are automatically populated into your personal online diary, 'My Calendar'.



My Calendar can be viewed by you and/or your Authorised Representative, making it easier to review and manage your schedule of services; providing assurance that they have been booked.

For more information on My Calendar, watch the 'How to use My Calendar user video available via the 'Resources' section at www.myvirtualwallet.co.uk

HELP WITH PERSONAL HEALTH BUDGETS (PHBS) AND VIRTUAL WALLET

The person or organisation you need to contact will vary depending on your query.

Contact your NHS Care Coordinator if:

- You have a question regarding your budget, e.g. your budget has not been set, you feel your budget is insufficient, budget has not been paid in etc.
- You have questions about the care and support you are receiving from providers.

Contact your payroll provider if:

- You are employing new personal assistants.
- Your personal assistant is leaving.
- Your personal assistant's details have changed.
- Your personal assistant has been paid incorrectly e.g. wrong tax code etc.

Contact the Virtual Wallet Support Team if:

- You require assistance using Virtual Wallet.

USER GUIDE: PHB HOLDER ACCOUNT ACCESS

Once the Virtual Wallet Support Team has set up your account on Virtual Wallet, you will need to sign into your account in order to use it.

Account access

An email will have been sent to your registered email address containing your username, temporary password and a clickable link to take you to myvirtualwallet.co.uk. 'My Virtual Wallet' allows you to manage your direct payment support and funds easily, and you can find lots of useful information about Virtual Wallet, including tutorials, videos and other resources.

If you click on the link and it does not automatically redirect you to the website, then please copy and paste the link into your internet browser.

Using the account access email

Clicking on or copying and pasting the link will take you to the homepage.

You will find the Sign In button in the top right-hand corner of the screen.



You should sign in using the Username and temporary password provided in the email. When you sign in for the first time, you must change your password. At this point you will be asked to create a security question and answer for you to use if you need to request a new password at a later date. You can do this via the 'My profile' area in your account

You are now ready to use Virtual Wallet

Having successfully accessed your account, you can now start to use Virtual Wallet.

USER GUIDE: APPROVING OR REMOVING AN AUTHORISED REPRESENTATIVE

As a Personal Health Budget Holder, you may wish to appoint a family member, friend, carer or other third party to manage your Virtual Wallet account on your behalf. These individuals are referred to as an Authorised Representative, and they will be able to do the following to assist you:

- Access your Virtual Wallet Account
- Place orders on your behalf
- Approve invoices and timesheets
- Check account balance and statement details

Before your Authorised Representative can start managing your account on your behalf, there are a number of steps that need to be completed. These are:

1. You should speak to your NHS Care Co-ordinator and give them the details of the person who you wish to help you with your VW account.
2. Subject to the CCGs local processes, once approved, the details of the Authorised Representative will be sent through to the Virtual Wallet support team.
3. The Virtual Wallet support team create an account for your Authorised Representative, link this to your Virtual Wallet account and forward the log in details and guidance notes to the Authorised Representative.

Removing an Authorised Representative

If for any reason you need to remove an Authorised Representative from your Virtual Wallet account, you can do this quickly and easily by contacting the Virtual Wallet support team. To remove an Authorised Representative from your Virtual Wallet account, you need to send an email to the Virtual Wallet support team from your registered email address, confirming the name of the person to be removed. The Virtual Wallet support team will action this on your behalf, and send a confirmation email to your registered email address when the request has been actioned.

USER GUIDE: HOW TO RECOVER YOUR ACCOUNT

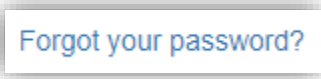
This guide has been created to help users retrieve access to their account if they have forgotten their username or password.

Username and password recovery

Your username will always be your registered email address.

If you forget your password, you can use the 'Forgot your Password?' function within Virtual Wallet to reset your password.

- Go to the 'My Virtual Wallet' homepage, and click on 'Sign In' then click on the 'Forgot your password?' link:



Forgot your password?

- Enter your username and click 'Next'.
- Select your password retrieval method and then click 'Send Password'.
- You will be asked to answer the security question you set up when first logging into your Virtual Wallet account.
- You will then receive an automated email with a new temporary password, which once again you should change to something more memorable.

USEFUL LINKS

Employing Someone: (Skills for Care)

This is the Skills for Care guide to employing someone to work in your own home.

skillsforcare.org.uk

The UK Minimum Wage (UK Government)

An outline of minimum wage laws in the United Kingdom.

gov.uk/national-minimum-wage-rates

Workplace Pensions (UK Government)

Information on providing a pension for your employees.

gov.uk/workplace-pensions-employers

Workplace Pension Scheme

Information on National Employment Savings Trust (NEST) pension scheme.

nestpensions.org.uk/schemeweb/nest.html

Calculate your holiday entitlement (UK government)

This tool from the UK government can help you calculate holiday entitlement.

gov.uk/calculate-your-holiday-entitlement

Employee DBS check

The Disclosure and Barring Service (DBS) helps employers make safer recruitment decisions.

gov.uk/government/organisations/disclosure-and-barring-service

Employment Status Check

Use this service to find out if a worker on a specific engagement, should be classed as employed or self-employed for tax purposes.

gov.uk/guidance/check-employment-status-for-tax

CONTACT DETAILS

Virtual Wallet support team

Telephone: 03300 582 692

Email: info@myvirtualwallet.co.uk