

VIRTUAL WALLET ONE-OFF PHBs

Delayed discharge from hospital is a perennial problem - Local Authorities and NHS organisations are working together to address the issue and to improve outcomes for individuals.

With initiatives from NHS England and the Better Care Fund, personal health budgets (PHBs) are being made available to patients to facilitate hospital discharge. Rapid, one-off payments can be made available to enable care and support for patients being discharged from hospitals, if they meet certain criteria. This funding has the potential to get patients home far more quickly, **freeing-up beds** and delivering **improved outcomes** for patients.

One-off PHBs to support this discharge model require **rapid (same day) payment**, sign-off of spend, plus auditing in line with agreed governance arrangements – each of which may represent a logistical challenge to some organisations.

PPL's Virtual Wallet solution can facilitate the process of delivering rapid, one-off PHBs and provides several key benefits:



**Online referral by authorised
LA or ICB staff**



**Delivers PHBs to patients
within same working day**



Automates ICB returns



**Reduces burden on finance
teams**



**Provides full audit trail of
spend**



**FCA-aligned finance
management**

HOW DOES IT WORK?



Landing Page

Information, Guides, FAQs, Login



Referral

By professionals



Account

Funds credited and available



Payments

Same day via BACs



Receipts

Camera / file upload if required

Same working day delivery target

1. Funding pot transferred by ICB or Local Authority to PPL client bank account
2. Professional makes online referral via secure system.
3. Funds allocated to patient's Virtual Wallet account in line with referral details.
4. Funds can then be used to:
 - a. Buy services, products or vouchers
 - b. Make payment into an individual's bank account
5. Patients can upload receipts into the system, where appropriate.
6. Real-time reporting of spend is available for auditing purposes and to generate regular reports

PRICING

The basic package starts at £12,500 and includes:

- Set up of Virtual Wallet, including finance processes
- Set up of online referral form
- Implementation of IAG microsite
- Processing of up to 200 one-off PHBs
- Hosting, support and maintenance
- Regular reviews of pilot performance

Prices exclude VAT. A formal quote will be provided on request.

For more information, contact:
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