Introduction to Personal Health Budgets

For patients in receipt of continuing health care funding
Personal health budgets

If you are currently receiving NHS continuing health care and living in your own home, you may be eligible to receive a personal health budget (PHB).

What is a personal health budget?

A personal health budget is an amount of money paid to you by the NHS to help you meet your health and wellbeing needs. It gives you more choice and control over the support you receive. It allows you to think of new ways to meet your health and wellbeing needs and provides greater flexibility over how and when you receive your care. You could, for example, employ someone you already know and trust to work for you, decide when you need them and for how long. You can adjust the level of help to suit your fluctuating needs if necessary, or you could decide that you want to deal directly with an agency to provide your care, rather than go through the NHS. You may decide to continue with the NHS providing your care. How you receive your personal health budget is up to you.

What are the options?

There are three options to choose from. They include:

1. Payment made directly to you
   Money will be paid directly into your bank account and you buy the services or equipment you and your care co-ordinator agree that you need. You will need to keep financial records and receipts to show how you have spent the budget. If you accept a direct payment you will be asked to enter into a formal agreement and set up a separate bank account for the PHB.

2. A third party holds the budget for you
   You can nominate a third party, a care agency or a family member or another person you trust, to hold your budget for you and either you or they can arrange your care.

3. NHS holds your budget
   Nothing changes and NHS staff will continue to arrange and pay for the services you need.

You could choose a combination of the three options if you wish. Once you receive your PHB, it will be reviewed after three months and annually thereafter, or when your needs change.
How can I get one?

Firstly your continuing healthcare team will discuss with you what you need to support your health and wellbeing and develop a care plan.

The NHS will then use that care plan to work out how much money you need - your personal health budget. Before any money is allocated, you must also have a support plan that shows how you will use your budget. Again someone will work with you to develop that.

A good support plan should contain lots of information about your needs, wants, preferences and aspirations - what you want to change in your life and how the budget will be used to make those changes and improve your life.

Your support plan and budget needs to be approved by the clinical commissioning group (CCG) where you live before any money can be spent. The CCG will decide whether there is enough money in your personal health budget to pay for all the support and services you have set out in your support plan.

Everything in your support plan must be lawful and comply with Department of Health guidelines. Once it is all agreed, your PHB will be allocated in whichever way you have asked it to be.

What can I spend my personal budget on?

You can spend your budget on goods, services and support that have been agreed as part of your support plan as long as they are lawful.

Examples of how you might choose to spend your money could include:

- Employing your own personal assistant to help you manage your daily living
- Live-in support in your own home
- Aids, adaptations and equipment to help you manage day-to-day tasks
- Taking a break to give you and your carer some respite
- Activities that will help you become more active in the community and improve your physical and mental health
- Support can also be designed in ways that will also help your family carers.

The NHS is not responsible for any claims, damages, losses, expenses or liabilities arising from the support or care provided to you by those employed or engaged by you or your representative.
Is there anything that I can’t spend my personal health budget on?

Personal health budgets cannot be spent on anything inappropriate such as alcohol, tobacco, gambling or debt repayment or anything illegal such as drugs. They cannot be spent on emergency or acute health care services, or day to day living expenses.

The NHS reserves the right to terminate your direct payment or third party arrangement if the money is not being used for what it was intended.

Will having a personal health budget affect my benefits?

No, it will not affect any welfare benefits you may receive as it is not regarded as income.

Find out more

To find out more about PHBs contact the Personal Health Budget team by email at nelcsu.chc@nhs.net or by telephone on 020 3688 1000 or write to us at

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For more information on PHBs please visit the website here: www.personalhealthbudgets.england.nhs.uk