



## **Personal Health Budgets – Adults eligible for NHS Continuing Healthcare**

### **Frequently Asked Questions**

This leaflet is designed to answer the questions:

1. What is a personal health budget?
2. Am I eligible for a personal health budget?
3. What are the advantages of having a personal health budget?
4. How does it work?
5. What is a support plan?
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13. Do I have to have a personal health budget?
14. How can I get a personal health budget?
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#### **1. What is a personal health budget?**

A personal health budget (PHB) is an amount of NHS money allocated to meet your health and wellbeing needs if you are eligible to receive it. You will be able to plan your care and use your budget to buy services and equipment that best meet your needs and help you maintain your independence.

#### **2. Am I eligible for a personal health budget?**

Under NHS (Direct Payments) Regulations 2013, anyone in receipt of NHS Continuing Healthcare and currently living in their own home has the right to ask for a personal health budget. The amount of money you receive is based on an assessment of your needs.



### **3. What are the advantages of having a personal health budget?**

A personal health budget 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. It gives you more control over your own care and health and wellbeing.

### **4. How does it work?**

Firstly your health and wellbeing needs by your continuing healthcare team to develop your care plan. This assessment is used to calculate how much money you need to support your health and wellbeing. You will be advised how much money you will receive and your support worker will work with you and your carers to decide how best to use your personal health budget and develop a support plan with you. Once the support plan is agreed by you and your support worker, your personal health budget will be confirmed.

### **5. What is a support plan?**

A support plan sets out how you will use your personal health budget to support your health and wellbeing needs. Your support plan must cover the following key points:

- The health and wellbeing outcomes you want to achieve
- How your outcomes will be achieved
- The risks to your health, wellbeing, safety and independence
- How you will manage your personal health budget
- Contingency arrangements you will have in place should support arrangements fail

Your support plan and budget need to be approved by the Clinical Commissioning Group where you live before your budget can be spent. Your support manager will help you with this. They will decide whether there is sufficient money in your personal health budget to pay for all the support and services outlined in your support plan. Everything in your support plan must be lawful and comply with Department of Health guidelines. Once your care plan is approved, you can then buy or arrange the services you need.

### **6. How much money will I receive?**

That depends on your health and wellbeing needs. Once your budget is confirmed though, you will have a regular review to look at whether your health and wellbeing outcomes are being met. Depending on the way you receive your money, the management of it will also be reviewed to make sure it is being spent on those things identified in your support plan.



## **7. How will I receive my personal health budget?**

There are different options for you to choose from and you can choose more than one of the following options to give you the level of control that you want.

The options are:

- **As a Direct Payment**

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 your 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.

- **A notional budget**

NHS staff will continue to arrange and pay for the services for you.

- **A budget held by a third party organisation for your care**

You can nominate a third party to hold your budget and arrange your care for you.

This could, for example, be a care agency that will employ a care worker on your behalf.

## **8. What can I spend my personal budget on?**

You can spend your budget on services or equipment that meet the personal health outcomes that you and your Care Co-ordinator have agreed as long as they are lawful.

Examples of how you might choose to spend your money 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.



In exceptional circumstances you may be able to use your direct payment to employ a close relative. 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.

### **9. 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. Other things personal health budgets cannot be spent on are:

- Emergency or acute health care services (always free at the point access)
- Primary care services, including GP services (always free at the point access)
- Optical, dental or other services which everyone has to pay for (unless exempt)
- Prescription charges which everyone has to pay for (unless exempt)
- Day-to-day living expenses
- Residential or nursing home
- Community nursing
- Rehabilitation through therapies, e.g. occupational therapy, falls prevention, speech therapy, podiatry and dietetics
- Musculoskeletal treatment
- Continence advisory services
- Intermediate care services e.g. rehabilitation before returning home from hospital
- Wheelchair users' service

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.

### **10. What if my personal health budget runs out? Can I top it up with my own money?**

Your personal health budget should be calculated annually on the basis of your specific needs. You cannot top it up with your own money. If you wish to spend your own money on extra services however, (for example, massage or more physiotherapy than your doctor thinks is necessary to improve your health) you can do this. You would need to organise and pay for this yourself, and it would be separate to your personal health budget.



**11. What happens if I don't spend it all?**

Any unspent money, beyond the contingency agreed, will be returned to the NHS.

**12. 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.

**13. Do I have to have a personal health budget?**

No. If having a personal health budget doesn't work for you, your local NHS will provide the care you need as it has always done.

**14. How can I get a personal health budget?**

Talk to your local NHS team who help you most often with your care - this might be a care co-ordinator or your GP. Even if a personal health budget is not right for you, you can talk to them about other ways to make sure that you get the healthcare and support that works best for you.

**15. Who else can I speak to?**

The Personal Health Budgets Team at NHS North East London Commissioning Support Unit will be able to help you with any other questions you may have. They can be contacted by email on [nelcsu.chc@nhs.net](mailto:nelcsu.chc@nhs.net) or by telephone on 020 3688 1000.

NHS England also has more information on PHBs. Visit their website here:

<http://www.england.nhs.uk/healthbudgets>