Personal Health Budgets (PHB)

Information for Continuing Healthcare Clients and Carers
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PHBs - key facts

A Personal Health Budget helps people to know how much money is available to spend on parts of their NHS care.

This means that they can discuss and agree the best and most helpful ways to spend their money with their families, carers and the professionals involved in their care.

The idea of Personal Health Budgets in health follows the successful introduction of Direct Payments and personal budgets in social care.

NHS Cumbria Clinical Commissioning Group (CCG) is offering Personal Health Budgets to adults and children/young people eligible for NHS Continuing Healthcare.

The person with the Personal Health Budgets (or their representative) will:

• be able to choose the health outcomes they want to achieve, in agreement with a healthcare professional
• know how much money they have for their health care and support
• be enabled to create their own care plan, with support if they want it
• be able to choose how their budget is held and managed, including the right to ask for a Direct Payment
• be able to meet their assessed, eligible needs in ways and at times that make sense to them.

Personal Health Budgets will not be the answer for everyone, but they may be a good way for some people to get the healthcare services that are right for them.
Personal Health Budgets and Continuing Healthcare (CHC)

Personal Health Budgets sit within the current Continuing Healthcare framework. They do not override the CHC process but are a way an individual can take more control of how and what services they will receive through Continuing Healthcare funding.

Continuing Healthcare is a funding stream not a service for life and will be subject to review and where a persons needs change they may be deemed no longer eligible to Continuing Healthcare (CHC) funding, in such situations your healthcare professional will advise you of this and you will be referred on to the local authority for a community care assessment and if eligible you will receive local authority funding.

All Continuing Healthcare recipients will be reviewed after three months and then at least annually.

Please see Continuing Healthcare patient information booklet on NHS Cumbria CCG’s website for further details:

www.cumbriaccg.nhs.uk/CHC

Children/Young People Continuing Care Packages are not the same as Adult Continuing Healthcare. Please speak to your healthcare professional or call 01768 245 443 for more information on eligibility for 0-18 year olds.
Personal Health Budgets can work in three ways:

**Notional**
People have more say over what care they get, however the money is held by the NHS. People are told how much money they have to spend, then they discuss with their healthcare professional the different ways to spend that money to meet their healthcare needs. Their healthcare professional will then arrange the agreed care, which will be paid for by the NHS in the normal way.

**Third Party**
People have more say over what care they get and a different organisation or trust (not the NHS) holds the money for the patient. The Trust or organisation takes care of the payments for the services which have been agreed will meet their healthcare needs.

**Direct Payment**
The patient, their family or carer receives the money to buy the services that they and their local NHS team have decided they need. The patient, their family or carer will buy and manage the chosen services themselves, and will be accountable for showing what the money has been spent on.

Some important things to know about Personal Health Budgets are that:

- The NHS stands by its promise that it is there for everyone, based on need, not ability to pay
- The NHS care and support people receive should be safe and effective. It should be a positive experience
- Personal Health Budgets should help people get a better service, not make things worse
- People do not have to have a Personal Health Budget if they do not want one
- People should be given as much control over their care as is appropriate
- NHS and social care organisations should work in partnership.
People cannot use a Personal Health Budget for the following:

- To pay for emergency care
- To pay for care from their GP practice
- To pay for tobacco or alcohol
- To pay off debts
- To gamble
- To pay for anything unlawful

For further information see the NHS Choices website:

http://www.nhs.uk/choiceintheNHS/Yourchoices/personal-health-budgets/Pages/about-personal-health-budgets.aspx
Support planning and budget setting

Once you have qualified for Continuing Health care funding you will have the opportunity to have a Personal Health Budget (PHB) if you wish.

If you decide you want to take up a PHB your healthcare professional will advise the local NHS team, who will calculate what is known as an indicative budget. The indicative budget is an estimated cost based on the level of care you require, and it is based on the cost the NHS would pay a provider to meet your care needs.

The indicative budget allows you, and those supporting you, to consider how much money you have available to meet the care you require when completing the support plan. Your budget will be given as an annual figure, this then allows you to consider the year ahead and the support you will require during that year.

For information on Personal Health Budgets for children 0-18 years call 01768 245 443.
Support planning

The support plan document describes the care and support you need to meet your assessed health needs or those of your child. It should be individualised, and talk about how you would like to be cared for, supported and what is important to you. In the case of a child, it should focus on the views and preferences of the child/young person and the family.

1. What is important to you?

- What matters to you and your family, your quality of life, and what makes you content and fulfilled
- Important people, pets, places etc.
- Interests and hobbies
- Includes issues around health, safety and well being.

2. What do you want to change or achieve?

- Think about how things are at the moment, what is working well and what you are happy with, and what things you think aren’t right
- What is it you want to achieve, and are there things in your life or care that you perhaps would like to do differently or not at all.

3. How will you be supported?

- This is about identifying what help you need and who, what or how you will get this help. It will include not just the support you get from perhaps a carer, but will also include other people e.g. family, friends, wardens, assistive technology
- It is about the help you need: when and where; staying safe and well; managing risks.
4. How will you use your Personal Health Budget?

- This is the section of the plan that shows how much your budget is, and how you intend on meeting your needs within the budget provided
- It will provide both you and the NHS with a detailed breakdown of the money
- Your healthcare professional can support you with this and they will help you with the breakdown of staffing costs if you wish to employ personal assistants directly.

5. How will your support be managed?

This section looks at how your support will be organised. It includes:

- Contingency plans; what will happen if your staff don’t turn up or ring in sick, or if you or your unpaid carer becomes unwell (It’s the planning ahead - just in case)
- How will the money be managed? Whether you will manage the budget directly or if you wish to use accountancy services, or payroll
- Details of how you will directly employ people if needed.

6. How will you stay in control of your life?

- How you make decisions
- How are you involved in decisions if other people help you make them?
- You may not be able to make some or all of your own decisions, so it may be that someone else will make some of the bigger decisions for you
- It’s about making sure you make all the decisions you can.

7. What are you going to do to make this happen?

- Once you have identified what support you want, this is about making it happen and identifying who will arrange it. It’s the ‘who is going to do what’.

Support plan template

A support plan template is available on NHS Cumbria CCG’s website: www.cumbriaccg.nhs.uk/PHB
Who will help me create my support plan?

You can lead as much of your own planning as you wish to. You are the expert on how your condition impacts on your or your child’s lifestyle.

There are a number of people you can ask to help you complete the support plan if you require help.

Your healthcare professional will identify your key clinical areas and assist you to identify any risks that need to be managed.

The healthcare professional’s role

A healthcare professional can then help you create your support plan and answer the questions shown on the previous page.

For example they can help you:

• Identify local services you may want to use and how much they cost
• Let you know what you can and cannot spend your budget on
• Help calculate the break down of the budget

How do I get my support plan agreed?

When your support plan is finished it will go for approval to the Continuing Healthcare Team who will ensure it:

• answers the seven questions on the previous page
• meets your assessed health needs
• details costs which are within your Personal Health Budget
• ensure that you remain safe and identifies any risks and how they will be managed

They will also check that your plan is: lawful, effective and affordable.
Support planning - What happens next?

Putting your plan into action

Once your support plan and the money are confirmed, your plan can be put into action.

- Your plan has details of who will do what and when.
- Everyone receives a three month review and then at least annually. This is to establish:
  - You are still eligible for Continuing Healthcare (CHC) funding
  - The support you are receiving is meeting your needs as identified in your plan

If you want to change your care and support substantially, you will need to change your support plan, and agree these changes with your healthcare professional. If at any point you feel your or your child’s needs have changed you must contact your healthcare professional who will review your needs.

Managing your Personal Health Budget

When you are planning care and support, you will need to decide how you wish your money to be made available.

There are three main ways that you can receive your Personal Health Budget:

1. **Notional** – this is where the NHS will arrange and manage the care package required.

2. **Third Party** – this is where someone else outside of the NHS holds the money on the individual’s behalf.

3. **A Direct Payment** – this is where you will be given a pre-paid card to directly purchase the care required.

   Your healthcare professional can explain in more detail the steps involved.
Third Party

The NHS or organisation takes care of the payments for the services which have been agreed will meet yours or your child’s healthcare needs.

Direct Payments

A direct payment is where NHS Cumbria CCG pays money directly to your Direct Payment account - pre-paid card - to purchase the care you require. This account is solely for the payments for your care and will be monitored by NHS Cumbria CCG’s finance team.

You cannot withdraw cash from this account.

Why choose a Direct Payment?

- You can take control and manage the service you receive directly.
- You can choose which provider or services you wish to buy.
- You can decide how much money you want to pay.

- You can employ and pay your own personal assistant, or you can choose a third party provider to manager the service you receive.

- You have complete control of all the transactions going out of your Personal Health Budget account - pre-paid card.

Your healthcare professional will help you decide which of these options will work best for you and write it in your support plan.
Receiving your payment - Direct Payments

What do I need to do if I have a Direct Payment?

• You will need a separate bank account for the Direct Payment - through a pre-paid card.

• You will be allocated a healthcare professional who will signpost you to support organisations who will provide you with information about employing staff (this will include payroll services and insurance) and services before you agree to the Direct Payment.

• It is very important that you keep a full record of everything you spend and any receipts. You will need to send us your bank statements, invoices and receipts every three months.

• You, or a responsible adult in the case of children, will need to sign the Direct Payment Agreement with NHS Cumbria CCG (the healthcare professional will go through this with you).
Important information about Direct Payments

• Normally you cannot employ family members or people living in the same house as you. This will only be allowed in very special situations; decisions which will be made on a case-by-case basis, and you must be clear about why your situation is special.

• You must use the Direct Payment to pay for services that have been identified in your support plan.

• A Direct Payment can be stopped immediately if anyone is found to have been dishonest with the use of the money.

• If there has been dishonesty some or all of the Direct Payment then it will have to be repaid. NHS Cumbria CCG will give warning, if this is going to happen, and explain the reasons, before reclaiming the money.

• All Direct Payments can be stopped once “reasonable notice” has been given.

• If you choose to employ someone you will have responsibility for making sure that you pay them correctly and on time, as well as paying their tax and national insurance contributions to the Government. You must also ensure they comply with employment legislation in line with the European Working Time Directive. Further information and support will be available to help you do this.

• If the pre-paid card has been used in a way that has not been agreed in your support plan it may need to be repaid.
Next steps

The healthcare professional will work with you to ensure you are aware of your rights and responsibilities if you decide to have a Direct Payment. By signing the Direct Payment agreement form you are agreeing to only spend your Personal Health Budget on services agreed in your support plan.
Keeping records and audit

If you have opted to have a Direct Payment we ask that you keep records of everything that is spent from your Personal Health Budget.

We will ask to see your records every three months. This includes any receipts, timesheets, invoices etc that relate to any payment that is made. NHS Cumbria CCG’s finance team will then reconcile your records to the payments made from the Direct Payment bank account.

The table below is provided to all our clients who hold a Direct Payment, this can be provided electronically or on an excel spreadsheet if you would prefer.

**Period 1**

Date Started:
Date Ended:
Amount Paid: £

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In this table we ask that you complete:

- Date of Payment
- Who was paid e.g. person or company
- What was purchased
- Bank transfer number
- Amount

We also ask that you provide an up to date bank statement for your Direct Payment.

You will be contacted by NHS Cumbria CCG’s finance team when it is time for your first audit and will be given at least two weeks notice to complete the expenditure record. If you have any queries at all, or require support, please contact NHS Cumbria CCG’s finance team or your healthcare professional.
Complaints

CHC Eligibility

Complaints in relation to CHC eligibility are dealt with by the Clinical Quality Team at the North of England Commissioning Support Unit (NECS) who handle complaints on behalf of NHS Cumbria Clinical Commissioning Group (CCG). You should therefore be aware that your complaint will be forwarded to NECS in order that it can be investigated. With your permission, NECS staff will access relevant records and information regarding your complaint and share this with the CCG.

You should send your complaint to:

**Address** NECS Clinical Quality Team, Tenterfield, Brigsteer Road, Kendal, Cumbria, LA9 5EA

**Telephone** 0300 123 9006

**Email** necsu.cumbriaccgcomplaints@nhs.net

Should you have any concerns about how your information is to be used or if you do not wish your information to be shared by the CCG with NECS then please email your complaint via enquiries@cumbriaccg.nhs.uk.

For more information and how to apply for Continuing Healthcare in your area of Cumbria call:

**Allerdale & Copeland** 01900 324 246

**Carlisle & Eden** 01228 608 325

**South Lakeland & Furness** 01539 797 871

**For Children/Young People** 01768 245 443.
for more information contact...

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