

Personal Health Budgets

Frequently Asked Questions

About this leaflet:

Health Your Way has designed this information leaflet to help answer some of your questions that you may have about personal health budgets.

We hope that you find this leaflet informative, however if you would like further information, advice or guidance about personal health budgets or you require this information in a different format, please contact us on:

Telephone: 0800 644 6414

Email: admin@healthyourway.co.uk

Website: <https://www.healthyourway.co.uk/contact-us/>

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1. What is a personal health budget?

A personal health budget is an amount of money that is allocated to you based on your health and wellbeing needs to enable you to have greater choice and control over the care and support that you need.

2. Who can have a personal health budget?

- Adults who are eligible for or are receiving NHS Continuing Health Care and
- Children who are eligible for or are receiving NHS Continuing Care have the **right to have** a personal health budget and can only be refused on clinical or financial grounds.

From 1st April 2015, people with long-term conditions may also be considered for a personal health budget. Some areas are offering personal health budgets to those who require support with their mental health.

3. How do I decide what to spend my budget on?

At the heart of a personal health budget is a support plan. Completing a support plan is your opportunity to decide:

- How much control you wish to take
- What you want to achieve
- How you want to use your budget
- How you want to manage your budget

Your support plan will be shared with your local NHS team who will decide whether or not your support plan meets your needs. You can appeal if you do not agree with the decision made.

4. How much will my budget be?

The amount of money you receive will depend on your health and wellbeing needs that you have.

Your budget will be calculated based on the needs that you have and the outcomes you plan to achieve. Your local NHS team will usually provide you with an estimated budget to help you plan your care and support.

5. What can I spend my budget on?

There are lots of ways you can choose to use your budget to meet your individual needs, for example you could:

- Employ your own Personal Assistants
- Pay for care agency services
- Access therapies
- Buy equipment
- Pay for respite or a break

6. Is there anything I can't buy with my budget?

There are very few restrictions of what you can and cannot use a personal health budget to pay for. The list below details what is excluded:

- Primary medical services provided by GPs
- Vaccination or immunisation
- Screening
- The national child measurement programme
- NHS Health Checks
- Urgent or emergency treatment services
- Surgical procedures
- NHS charges, such as prescription or dental charges
- Alcohol or tobacco;
- Gambling;
- To repay a debt (with the exception of debts relating to services specified in the care plan).
- Anything illegal or unlawful.

7. How can I manage my personal health budget?

There are a number of ways you can receive and manage your budget and you should choose the option that you feel is right for you.

1. Notional Budget

A notional budget is where the NHS informs you about how much money there is to spend on your care and support and they discuss with you what support you need and arrange the care and support on your behalf. The NHS will pay the provider of your care and support directly.

Pros: You might pick this option if you want to choose a care agency, have someone manage your care day-to-day or you don't want to handle the money.

Cons: You may be restricted by what choices the NHS can offer you and you cannot employ your own staff through this option.

2. Third Party

A third party is an organisation that holds and manages the personal health budget on behalf of someone and will employ staff on your behalf, but the important and day-to-day decisions about your health, care and support will be yours. The NHS will pay the Third Party organisation who will be responsible for paying staff wages and for any other associated costs as specified in your care and support plan.

Pros: This option might work well for you if you need a lot of care and support and will need a large number of staff to support you or you want to stay in control of day-to-day decisions but you do not want the responsibility of employing staff.

Cons: You will need to consider the fee that the Third Party will charge you to provide this service and also consider if their ethos, policies and procedures are in line with how you want to operate your care and support.

3. Direct Payment

A direct payment is a cash payment that is paid into a separate bank account in your name or your representative's name to enable you to buy the care and support that you choose. The money is paid directly from the NHS to your identified bank account.

If you are receiving a one-off direct payment, you do not have to open a separate bank account, you can use an existing account.

Pros: You can have full choice and control over how you spend your personal health budget,

access your budget when you want and you can employ your own staff.

Cons: You are responsible for administering payments and maintaining accurate records, which will be audited by your local Clinical Commissioning Group. If you are employing staff, you will have the legal responsibility of their employment.

For those who wish to receive a Direct Payment but would like the administration elements of the account managed you can access our **Managed Account Service**.

A Managed Account is where Health Your Way opens an individual bank account in your name or your representative's name, receives your Direct Payment and manages the account on your behalf. This is an administrative service and you retain all choice and control over how the budget is used and spent in line with your support plan. The NHS pays your budget directly to your dedicated Managed Account and Health Your Way makes payments as directed by you, on your behalf.

Pros: Your account and is securely managed; monthly statements are reconciled and payments are received and made electronically (by BACS) on your behalf, including to your staff. You can receive your balance account every month so you know how much you have left to spend. Health Your Way will prepare your accounts for audit as requested by the Clinical Commissioning Group (this is usually after the first three months then annually). You can access your balance during usual office hours.

Cons: We charge a nominal fee of £27.60 a month to open, manage and reconcile your account. This can be paid from your budget though.
We can provide you with your balance during office hours.

8. How often is a personal health budget paid?

Personal health budgets are usually paid monthly, depending on the policy of your local NHS team.

You may receive a single payment for a one-off item or service.

Your local NHS team will notify you of the frequency that your payment/s will be made.

9. Do I have to have a personal health budget?

Everyone who is eligible for continuing healthcare funding will be provided with a personal health budget – you can choose what type of personal health budget you would like or have a mixture of the options.

10. What happens if my budget is not working for me?

If your personal health budget is not working for you, you should discuss your concerns or issues with your personal health budget advisor or named clinical professional.

If you feel that you want to take more or less control of your personal health budget, then we can discuss these options with you, to find the best solution with you.

11. How can Health Your Way support me?

Health Your Way offer a range of support services to enable you to get the most from your personal health budget including:

- Information, advice and guidance every step of the way
- Signposting
- Assistance with support planning
- Support with choosing services
- Help with recruiting and employing Personal Assistants
- Sourcing training for you and your Personal Assistants, including clinical training
- Disclosure and Barring Service checks (formerly known as CRB)
- Managed Account Service
- Payroll Service

To get in touch with us - please see our contact details at the start of this leaflet.