

Personal Health Budgets

An introduction for patients in Cambridgeshire and Peterborough

The NHS is working on a lot of new ideas to make it easier to get the right NHS care; having a personal health budget is one of those ideas. A personal health budget helps people to know how much money is available to spend on their NHS care. This means that they can discuss and agree the best and most helpful ways to spend their money with professionals involved in their care, their families and carers.

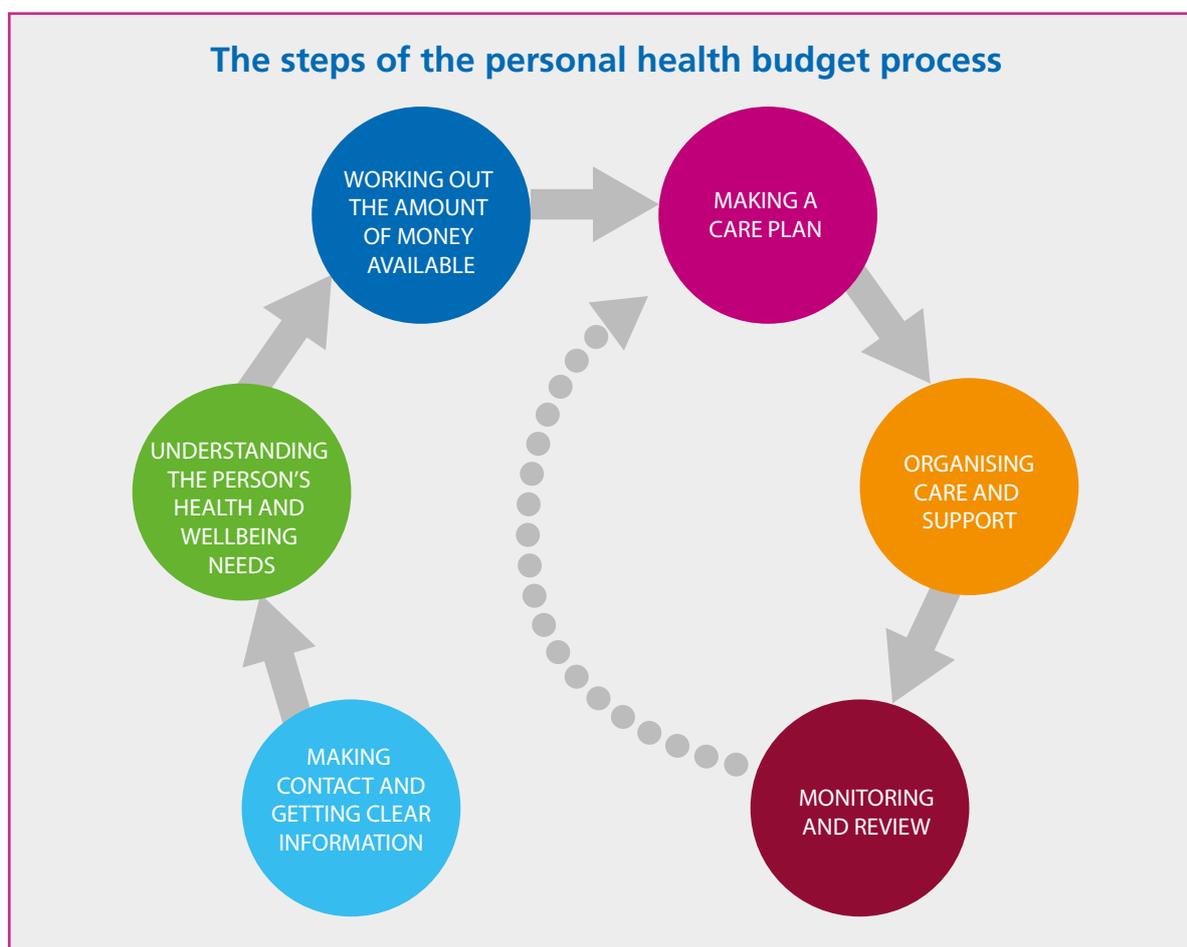
The idea of personal health budgets in health follows the successful introduction of personal budgets for care and support in social care. Many people have said that having more say and control over how money gets spent on their care and support makes them feel more involved and more positive.

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.

Who can have a personal health budget in Cambridgeshire and Peterborough?

If you are registered to a GP in Cambridgeshire and Peterborough, are eligible for NHS Continuing Healthcare funding and are receiving your care at home, you can ask for a personal health budget. In the future personal health budgets will be available to more people with long-term conditions.

NHS Continuing Healthcare is designed to support individuals aged 18 or over who are assessed to have a primary health need which has arisen as a result of disability, accident or illness. A primary health need is likely to be a complex medical condition that requires substantial ongoing healthcare.



Understanding your health and wellbeing needs

Your continuing healthcare (CHC) nurse will meet with you to assess your current health and wellbeing needs as part of a continuing healthcare review. If you are eligible for continuing healthcare funding and you would like to receive your care at home (and it is deemed safe for you to do so), your CHC nurse will work with you to understand your needs, how much unpaid care and support is available to you, what currently works well, and what you would like to work better.

Working out the amount of money available

Everyone's needs and situations are different and therefore everyone's personal health budget is likely to be different. The amount of money available to you will be based on the amount of money that Continuing Healthcare would usually pay to provide care based on your assessed clinical needs. Your CHC nurse will take into account your individual circumstances when calculating your 'indicative' budget. The indicative budget is not exact or guaranteed; it is a guide as to how much money is available to meet your agreed health and wellbeing needs.

Making your care plan

If you decide to have a personal health budget, then together we need to create a care plan that is personal to you and shows how you will spend your budget. Your plan will describe the care and support you need to meet your assessed health needs. It must be individual to you and talk about how you want to be cared for and supported and what is important to you. It will also show how your plan will be implemented. It must also be lawful, effective and affordable within your indicative budget.

You can choose to work on your care plan yourself, or with assistance from your support planning. You will be offered as much or as little support as you need, and involve any family or friends that you wish. They will help you answer the questions above, and help identify services you may want to use and how much they cost. They will also let you know what you can and can't spend your budget on. Whoever helps you will ensure you are fully involved in the process and that you have clear, up to date information on what is happening next.

Personal health budgets can work in three ways

'Notional' budget

You have more say over what care you get but no money changes hands. You do not have any responsibility for paying for the services you receive. You do not have to manage a bank account, keep invoices or receipts.

You will have the opportunity to create a care plan with your nurse co-ordinator or care planner to identify how your money can be best spent to meet your health needs.

You will not be able to employ anyone directly to provide you with care and support; however you can have care provided by an agency.

All care and support services provided to you will be purchased by the Clinical Commissioning Group (CCG) and managed by them on your behalf.

Direct payments

A direct payment is where the CCG pays money directly to you or your representative. The money will be paid into a bank account set up for this purpose every month. If you have received a direct payment from social care in the past then it may be possible to use the same bank account for your personal health budget. You or your representative will buy and manage your chosen services and will be accountable for showing what the money has been spent on. It is therefore very important to record all your income and expenditure and to keep receipts, invoices and bank statements.

If you choose to employ your own personal assistants, you or your representative would be their legal employer. You would need to ensure that you follow employment law, ensure that your personal assistants are safe, paid correctly, fully trained and regularly supervised.

Why choose a direct payment?

- With a direct payment you have control over how much you pay for each service you receive.
- You can employ and pay your own personal assistants directly.
- Payroll services can be operated by you or your representative or purchased from a payroll provider.
- You have complete control of all the money coming in and going out of your personal health budget account, according to the rules in the direct payment agreement, to purchase anything that has been agreed in your care plan.
- If you would like help managing your direct payment, you can ask for a Supported Managed Account (SMA) where a provider will manage all the money for you, but you will remain the legal employer of any personal assistants you hire. The provider will monitor your account and check receipts, invoices and bank statements for you. You will still have control over how the budget is used. The provider will prepare a statement of income and expenditure at your request so that you can see how much money is available in your personal health budget and how it is being spent.

Third Party Budget

A third party budget service is where the CCG pays money directly to an organisation who will manage all financial aspects of your personal health budget and directly employ and manage any personal assistants that you choose to work with you on your behalf. They will receive your personal health budget and make payments on your behalf in a way that has been agreed in your care plan. The third party will have responsibility for making sure that the invoices are paid on time, that anyone you choose to employ is paid correctly, that their tax and National Insurance is paid, that they are trained and appropriately supervised, and will be responsible for handling any human resources issues that may come up with your personal assistant.

Why choose a third party budget?

- With a third party budget you will not have the responsibility for sourcing or paying for the services you receive.
- You can still choose your own personal assistants, but the third party will employ and manage them on your behalf.
- The third party will monitor your account and check receipts, invoices and bank statements for you.
- You will still have control over how the budget is used.
- The third party will work with the CCG to ensure that the money in your budget is being spent appropriately.

The organisation will prepare a statement of income and expenditure at your request so that you can see how much money is available in your personal health budget and how it is being spent.

How do I get my care plan agreed?

Throughout the care planning process, your CHC nurse will need to see your plan to ensure that it:

- meets your assessed health needs,
- details the costs of your care and support and that these are within your personal health budget.

They will also check that your plan is safe, lawful, effective and affordable. Once your CHC nurse is happy with your plan, they will review it with the PHB lead. If the PHB lead and senior management team agree your care plan, they will confirm this in writing and your care plan can then be put into place.

Putting your plan into action

Once your care plan and your budget are confirmed, your plan can be put into action.

Your plan will be reviewed after three months and then at least annually to make sure it continues to meet your needs. If you want to change your care and support substantially, then you will need to change your care plan and agree these changes with your CHC nurse. If you think that your needs have changed and more money may be needed then you will need to ask your CHC nurse to review your changing needs.

If you have a managed account or direct payment, you or your representative will have to sign a direct payment agreement form.

By signing the direct payment agreement form you are agreeing to spend your personal health budget on services agreed in your care plan. Your direct payment will be audited every three months to ensure that you are getting all the care and support you need as agreed in your care plan. You will need to keep good records and receipts.

Your care plan will also be regularly reviewed to make sure that everything is working well. Your budget and continuing healthcare eligibility will also be reviewed on a regular basis.

More important information about direct payments and managed accounts

- You can have ongoing support to manage the money in your personal health budget.
- Your personal health budget will cover all the additional costs of employing someone yourself, i.e. employers and public liability insurance, employers National Insurance, holiday pay, training, etc. All of these additional costs will be explained in detail.
- If you choose to employ someone directly to provide your care and support, 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 comply with employment legislation.
- If money has been spent in a way that has not been agreed in your support plan it may need to be repaid.
- A direct payment can be stopped if anyone is found to be using the money dishonestly. Please contact your nurse co-ordinator before making any payment you are unsure of.

Where can I find out more?

If you want to know more, or have any questions about personal health budgets, you can call and speak to a member of Cambridgeshire and Peterborough's Continuing Healthcare team:

- Telephone: 01223 725429
- Website: www.bit.ly/NHSCPCHC

You can also find out more online, including real life stories at:

- www.nhs.uk/personalhealthbudgets

Visit the Beacon Website:

- www.beaconchc.co.uk or call the free helpline: 0345 548 0300



**Cambridgeshire and
Peterborough**
Clinical Commissioning Group