

PERSONAL HEALTH BUDGETS FREQUENTLY ASKED QUESTIONS

What is a Personal Health Budget?

A personal health budget is an amount of money the Clinical Commissioning Group will make available to patients and/or their families to support a person's identified health and wellbeing needs, planned and agreed between the person and their local NHS Team. The vision for personal health budgets is to enable people with long term conditions and disabilities to have greater choice, flexibility and control over the health care and support they receive.

Who Can Have a Personal Health Budget?

If you are registered to a GP in Wigan, and are eligible for NHS Continuing Healthcare, you can ask for a personal health budget.

You can find out more about NHS Continuing Healthcare or Personal Health Budgets on the Wigan Borough CCG website here:

<http://www.wiganboroughccg.nhs.uk/your-health/continuing-healthcare>

What is a Support Plan?

Your support plan is an agreement between you and the Clinical Commissioning Group about how you will use your personal health budget to meet your agreed health and wellbeing outcomes (goals).

Initially, your Continuing Healthcare Commissioning Matron will document your assessed health needs and the care that you will need to meet them. If you would like to know more about personal health budgets at this stage your Commissioning Matron will refer to a Direct Payment Advisor and they will arrange to visit you together. You will work with your Direct Payment Advisor to agree your health and wellbeing outcomes (the health and wellbeing goals that are most important to you). Your Commissioning Matron will also let you know your 'estimated budget' (this is a guide to how much money will be available to you to meet your needs).

You can choose to create your support plan:

- On your own (we would recommend talking your plan through with one or more people who know you well);
- With as much or as little help as you would like from your Continuing Healthcare Commissioning Matron and your Direct Payment Advisor.

We have a template available to help you create your support plan, though you can choose to produce your own.

What Can I Spend It On?

Your personal health budget can be used to buy the things that have been agreed in your support plan.

What Can't You Spend Your Personal Health Budget On?

- Household bills and anything related to personal expenses
- Anything illegal;
- Gambling;
- Debt Repayment;
- Tobacco;
- Alcohol;
- Anything not directly linked to the agreed health and wellbeing outcomes in your support plan or agreed with your Continuing Healthcare Team;
- With limited exceptions you can't use your personal health budget to pay close family members living in the same household to provide care and support.

How Can I Manage the Money With a Personal Health Budget?

'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 support plan with your Commissioning Matron 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 a care agency.

All care and support services provided to you will be purchased by the Clinical Commissioning Group (CCG) 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 support plan;
- If you would like help managing your direct payment you can ask for a Managed Account where a provider will manage all the money for you, but you 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. You will still be responsible as the employer for any Personal Assistants.
- Your Direct Payment Advisor will support you along the way.

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 support 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 Assistants.

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 Is My Budget Worked Out and How Much Money Will I Have?

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 Commissioning Matron will take into account your individual circumstances when calculating your 'indicative' budget using a standardised method which is based on your individual clinically-assessed needs.

The indicative budget figure will be shared with you towards the beginning of the support planning process. It is not exact or guaranteed; it is a guide as to how much money is available to meet your agreed health and wellbeing needs. Once your individual support plan has been agreed, the actual budget will be identified.

What Happens If My Budget Runs Out (if you are in receipt of a direct payment)?

Your personal health budget should be enough to meet your needs in the way that has been agreed. If you receive a direct payment it is your responsibility to manage your budget. The budget is set on the amount of care and support you need and if you stick to this (and your needs don't change) you should have sufficient funds within the budget to cover your needs. Contingency funding is included in your budget in case of emergencies (for example, if your informal carer is unable to look after you for a period of time and you need to employ additional help).

There is always someone to talk to if you have concerns that your budget isn't going to be enough to pay for your care. If your budget is insufficient because your health needs have changed you need to make the Continuing Healthcare Commissioning Matron aware as soon as possible and they will work with you on any necessary revisions to your support plan or budget. You should let the CCG know as soon as possible if your circumstances change.

What Happens If I Underspend, or Overspend, My Budget If I Am Receiving a Direct Payment?

We will arrange for Wigan Council to audit your personal health budget regularly. If you have underspent your budget, we will work with you to understand why as we want to ensure that you are getting all the care and support that you need. If, for example, you can demonstrate that you have made savings in the provision for your care and you are saving that underspend for something agreed in your support plan, you may be able to keep that surplus in your budget for use later in the year. If you have no agreed plans for, or no need of any surplus that has built up, you will be required to return it to the CCG.

If you deliberately misuse your personal health budget the CCG may stop your direct payment and instead commission your care directly or use a third party arrangement.

What Happens If I Go Into Hospital?

Your hospital care will not be paid for out of your personal health budget as it is a service that you would normally receive. You must let the Continuing Healthcare Commissioning Matron know if you have to go into hospital for any length of time. In exceptional circumstances you may need your Personal Assistants to help you in hospital. This will be discussed as part of the support planning process. Your personal health budget may continue to be paid if your hospital stay is for a short time to allow you to retain any Personal Assistants. At your usual audit, any money you haven't spent as a result from your stay in hospital will be discussed and the extra may be reclaimed by the CCG.

Can I Employ My Wife, Husband, Son, Daughter or Other Family Member Who Lives in the Same Household as Me?

You can't normally use your personal health budget to make direct payments to close family members (see Box 1 for a definition of a close family member) or anyone living in the same house. However you may be able to do so if the CCG is satisfied that a service from that person is necessary to meet the needs of the person receiving care, or to promote the welfare of a child for whom direct payments are being made. The CCG will make these judgements on a case by case basis.

Box 1: Who is a close family member?

A person's close family members are described in the regulations as:

- a) The spouse or civil partner of the person receiving care;
- b) Someone who lives with the person as if their spouse or civil partner;
- c) Their parent or parent-in-law;
- d) Their son or daughter;
- e) Son-in-law or daughter-in-law;
- f) Stepson or stepdaughter;
- g) Brother or sister
- h) Aunt or uncle;
- i) Grandparent; or
- j) The spouse or civil partners of c) – i), or someone who lives with them as if their spouse or civil partner

These restrictions are not intended to prevent people from using their direct payments to employ a live-in Personal Assistant, provided that person is not someone who would usually be excluded by the regulations. The restriction applies where the relationship between the two people is primarily personal rather than contractual, for example if the people concerned would be living together in any case.

What Happens if My Plan Isn't Working for Me or My Needs Change?

Your plan should be a living document, and will change as your needs change. If you feel that your plan isn't working for you as well as you'd like, or your needs change, please let your Continuing Healthcare Commissioning Matron know as soon as possible, and they will discuss how your budget and plan may be changed to meet your assessed needs and agreed health and wellbeing outcomes.

Can I Have a Personal Health Budget and a Personal Budget?

If you are eligible for Continuing Healthcare then, in most cases, the Clinical Commissioning Group will fund ALL your health and wellbeing needs and therefore you will no longer receive a personal budget from Social Services. In some cases, a jointly-funded package of care may be agreed and in this case, you may receive funds into your account from both Social Services and the CCG.

How Long Will It Take to Put a Personal Health Budget in Place?

We will aim to help you get your personal health budget in place within 6 to 10 weeks, however if you choose to employ Personal Assistants this may take longer. We will, however, work with you at a pace that suits you and provide as much or as little support as you need to create your support plan. You will be offered alternative support until your personal budget is in place.

Can I Revert Back From a Personal Health Budget?

If you do choose to have a personal health budget, you can also choose to swap back to receiving Continuing Healthcare funding in the usual way at any time if you feel that the personal health budget isn't working for you. You may also choose to keep your personal health budget but try different way of managing the money. If you wish to employ your own Personal Assistant(s), you will need to have a personal health budget (either as a direct payment or via a third party if you would prefer not to directly employ and manage the Personal Assistant yourself).

Does My Personal Health Budget Have to Fund My Equipment?

Usually, any equipment that you are assessed as needing will be funded by existing equipment arrangements and will therefore not be funded by your personal health budget. If usual funding streams are not able to provide the equipment you need (as agreed by the Continuing Healthcare Team), Continuing Healthcare will consider an exception and may consider it appropriate to use funds from within your personal health budget for that piece of equipment. These decisions will be made on a case by case basis according to your individual needs and circumstances.

Can I Have a Product List and How Much Do Services Cost?

We will not produce a list of all services available that you will be able to spend your personal health budget on as it will be difficult to provide a comprehensive list. Different products and services will be appropriate for different people according to their individual needs. However, through the support planning process, we will be able to provide help and advice about the services that are available to you and their costs.

If I Have a Personal Health Budget, Will I Be Responsible for My Own Care?

You will not be left to take care of everything. You and your family and carers will need to agree a support plan with the Continuing Healthcare Commissioning Matron supporting you. A support plan sets out your health and wellbeing goals (outcomes), and how the personal health budget will work to help you reach them and keep you healthy and safe.

You can review and update your support plan with your Commissioning Matron when you need to, for example if your health changes or something in your plan is not working for you.

You will continue to receive other NHS services (for example District Nursing, GP services) as you usually do.

What Happens In an Emergency?

In an emergency you will receive NHS care as normal (for example, if you need to go into hospital). You will not need to fund it out of your personal health budget. If your needs change, please let the Continuing Healthcare Commissioning Matron know as soon as possible so that they can provide help if you need it.

If you employ your own Personal Assistants you should work on a plan to cope in an emergency (for example, if you become suddenly ill, or your Personal Assistant is ill and unable to care for you, who will provide your care and who will arrange it?). This will be discussed as part of your support planning discussions.

Will I Still Receive GP and Community Nursing Services?

You will continue to receive GP and Community Nursing services as normal and they will not be funded from your personal health budget

What Can I Do If I Am Not Satisfied With My Budget?

If you are not satisfied with any issues relating to your personal health budget you can contact the Head of Continuing Healthcare in the first instance who will ensure that your concerns are appropriately considered. If you remain dissatisfied with the response and wish to take the matter further you should follow the NHS Complaints procedure by contacting the Governance Team, Wigan Life Centre, College Avenue, Wigan, WN1 1NJ. You can access information regarding the complaints procedures at:

<http://www.wiganboroughccq.nhs.uk/here-to-help/complaints-and-concerns>

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 Wigan Borough Clinical Commissioning Group's Continuing Healthcare Team on 01942 482930.

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

<http://www.nhs.uk/choiceintheNHS/Yourchoices/personal-health-budgets/Pages/about-personal-health-budgets.aspx>