



Disabled people  
working together  
for real choices

# Personal Health Budgets

What are they and how do they work?



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## About us

[INSERT OVERVIEW OF LOCAL ORGANISATION AND SERVICES/SUPPORT AVAILABLE]

This booklet has been produced by [INSERT ORGANISATION NAME] in partnership with people receiving personal health budgets as well as In Control, [clinical commissioning groups \(CCGs\)](#) and NHS England. Sincere thanks go to all those involved in its production.



### **Clinical commissioning group (CCG):**

Clinical commissioning groups are NHS organisations. They were introduced as a result of the Health and Social Care Act 2012 to organise the delivery of NHS services in England. CCGs commission most of the hospital and community NHS services in local areas and they are responsible for introducing personal health budgets in their communities.

# What is a personal health budget?

Personal health budgets are being introduced by the NHS to help people with long-term conditions and disabled people manage their care in a way that suits them.

A personal health budget is an amount of money to support your health and wellbeing needs. You are able to have a say over how this money is spent to meet your needs. You can have as much or as little choice and control as you want and you can use a personal health budget to pay for a wide range of goods and services.





# Who can have one?

The first group of people to be eligible for a personal health budget are those with **continuing healthcare** needs and **from October 2014 everyone who is eligible for continuing healthcare has the right to have a personal health budget, if they want one.**

Some CCGs have started to make personal health budgets more widely available. Get in touch with us or your CCG to find out whether you may be eligible.

Personal health budgets aren't means tested. They are just like any other health care provision and are free at the point of access.



## Continuing healthcare

NHS continuing healthcare is the name given to a package of care that is arranged and funded solely by the NHS for people who are not in hospital but have complex ongoing healthcare needs.

It is for people not able to have all their health needs met through universal and targeted services. To find out whether you are eligible you will need to have your care needs assessed. Talk to your social worker or healthcare professional to find out more.



Why would I want a  
personal health budget?

**Choice**

Combine your 'lived'  
experience with  
clinical expertise

No more 'one-  
size-fits-all' **Flexibility**

Work in partnership with the NHS

**Improved quality  
of life/wellbeing** **More  
control**

**Personalised care**

More than 80 per cent of personal health budget holders and their family carers\* have said that a personal health budget has had a positive impact on their quality of life and in arranging their support.

\*[www.in-control.org.uk/poethealthreport2014](http://www.in-control.org.uk/poethealthreport2014)

“Since my mother has had the personal health budget we have never looked back. Her quality of life has increased exponentially. Vivaly, because of the expert care she receives, my mother has not required any emergency admissions to a nursing home or the hospital. All in all, my mother now lives a fulfilled and contented life. She is so much happier.” - Mary

For more real life examples of how people are using personal health budgets and the differences they have made, please get in touch with us or see [www.nhs.uk/personalhealthbudgets](http://www.nhs.uk/personalhealthbudgets)



## What can a personal health budget be spent on?

You should be able to spend your budget flexibly and creatively on activities or items that meet your agreed health and wellbeing **outcomes**.

There are however some things you can't spend your budget on such as: alcohol or tobacco; gambling; debt repayment; anything illegal or something which could damage your health. It also can't be used for primary care services such as GPs or emergency or acute health services.



### Outcomes

The results or changes a person wants to achieve with the personal health budget such as making new friends, improving fitness, fewer hospital admissions, better management of medication, and improved well-being and confidence.

# Do I have to manage my own personal health budget?

No, this is about giving you choice. If you are very happy with the way things work now and how your healthcare is provided then there is no need to change it – but it is always useful to know what things cost and what options you might have.

You and your healthcare professional can decide together how best to manage your personal health budget. It can be managed in three ways or a combination of these:

## 1. **A direct payment**

You get the money to buy the care and support you and your CCG decide you need. You have to show what you have spent it on, but you, or your representative, buy and manage services yourself.

## 2. **A notional budget**

No money changes hands. You find out how much money is available and together with your CCG you decide how to spend that money. The CCG will then arrange the agreed care and support.

## 3. **A third party managed budget**

An independent organisation (for example an independent user trust or voluntary organisation) holds the money for you and helps you decide what you need. After you have agreed this with your CCG, the organisation then holds the money for you and pays for the care and support you have chosen. They can also help in areas where you may need extra support such as recruitment or payroll.

**At any point you can change how you manage your personal health budget.**



# Planning your care

Your care plan (sometimes called a support plan) is one of the most important steps to getting a personal health budget. It is an agreement between you and your CCG. It sets out what is important to you and details your health and wellbeing outcomes and how you want to use your budget to meet them. It will also cover how you will keep yourself safe and well and give a breakdown of how the money will be spent. You do not have to write the support plan on your own, your family and friends can help, a professional you know well, or a local user-led or community organisation.

## Checking things are working

Your personal health budget and care plan should be reviewed regularly to make sure that your outcomes are being met.

# Your rights

There are new legal duties on CCGs for personal health budgets, which include:

- A duty to consider any request for a personal health budget
- A duty to inform people eligible of their right to have a personal health budget
- A duty to provide information, advice and support on personal health budgets, for example:
  - What the eligibility criteria is
  - What the 'local offer' is
  - What the process of getting a personal health budget is
  - What support is available

**Remember:** You have the right to have a personal health budget if you are eligible for continuing healthcare. CCGs would have to give good reason to refuse this..

# Steps to a personal health budget

Getting a personal health budget can vary in each area but usually it will involve these steps:



# What makes a personal health budget work well?

National best practice shows the following elements need to be in place and if any of these are missing then the personal health budget won't work well.

## The person with the personal health budget (or their representative) will:

- Be able to choose the health and wellbeing outcomes they want to achieve, in agreement with a healthcare professional
- Know how much money they have for their healthcare and support
- Be supported to create their own care plan
- Be able to choose how their budget is held and managed, including the right to ask for a direct payment
- Be able to spend the money in ways and at times that make sense to them, as agreed in their plan



# Top tips for getting and managing a personal health budget

## Adopt a 'can-do' attitude

and encourage others around you to do the same

## Persevere

Getting your care plan right can take time and trial and error

## Be Creative

Don't be afraid to think of different ways to live the life you want

## Be confident

and don't be afraid to challenge if you don't think something is right

## Don't go it alone

Use your support networks of family, friends and community groups to help you through the process

Is it possible to top-up my personal health budget?

The personal health budget must be sufficient to meet your identified NHS health and wellbeing needs.



**What happens if I overspend or underspend my budget?**

Good planning with your CCG should mean you do not underspend or overspend. You will only be given the money needed to meet your agreed outcomes. Budgets are also usually worked out on a monthly basis so if things are not working let your CCG know as soon as possible. If you do underspend, your CCG will discuss with you what happens to the money. It may be kept for your future healthcare and support, or returned to the NHS. If you spend more than planned, contact your CCG as soon as possible and discuss this with them. No one with a personal health budget will be denied acute NHS healthcare.

**Can I employ a family member to care for me?**

Direct payments legislation states that: "A direct payment can only be used to pay an individual living in the same household, a close family member or a friend if the CCG is satisfied that to secure a service from that person is necessary in order to satisfactorily meet the person receiving care's need for that service; or to promote the welfare of a child for whom direct payments are being made. CCGs will need to make these judgements on a case by case basis.

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."<sup>\*</sup>

**What if I disagree with the amount I'm offered?**

The amount offered should be enough to meet your identified needs and should not cost any more, or less than any other more traditional NHS service provision. If you do not agree with the amount, speak to your CCG.

<sup>\*</sup>Guidance on Direct Payments for Healthcare: understanding the regulations  
NHS England Patient and Participation Team, March 2014



# Local information/Notes

This is dummy text. Dummy text should contain as many different letters as possible and should be written in the original language. It doesn't have to make sense, it just needs to be readable. Texts in foreign languages, like "Lorem ipsum", don't actually serve this purpose.

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# Where can I get more information and support?

This booklet provides a general introduction to personal health budgets. To find out more about what your CCG is doing then please get in touch with us or speak to your CCG directly.

## Contact details:

[INSERT NAME OF ORGANISATION AND CONTACT DETAILS INC SOCIAL MEDIA]

[INSERT LOCAL CCG(S) CONTACT DETAILS INC SOCIAL MEDIA]

[INSERT ANY OTHER RELEVANT LOCAL GROUPS]





## In Control

A national charity and pioneers of the concept and practice of personal budgets and self-directed support. In Control has a helpline for people needing advice or information on getting a personal budget.

[www.in-control.org.uk](http://www.in-control.org.uk)

01564 821 650

[info@in-control.org.uk](mailto:info@in-control.org.uk)

Facebook: [facebook.com/in-controlpartnerships](https://www.facebook.com/in-controlpartnerships)

Twitter: [@incontrolorg](https://twitter.com/incontrolorg)

## NHS Choices

Website with national information about personal health budgets, including case studies.

[www.nhs.uk/personalhealthbudgets](http://www.nhs.uk/personalhealthbudgets)

Twitter: [@NHSPHB](https://twitter.com/NHSPHB)

## People Hub

Runs a national peer network for people who have direct experience of personal health budgets either as an individual who has one or as a family carer.

[www.peoplehub.org.uk](http://www.peoplehub.org.uk)

07801 056 832

[info@peoplehub.org.uk](mailto:info@peoplehub.org.uk)

Facebook: [facebook.com/groups/thepeoplehub/](https://www.facebook.com/groups/thepeoplehub/)

Twitter: [@People\\_Hub](https://twitter.com/People_Hub)

## Personal budgets and education, health and care plans for children

The following websites have lots of information about personal health budgets for children and the new special education needs and disability (SEND) reforms:

<https://www.gov.uk/government/publications/send-guide-for-parents-and-carers>

[www.kids.org.uk/mip2](http://www.kids.org.uk/mip2)

[www.in-control.org.uk/children](http://www.in-control.org.uk/children)

Or you can contact any of the organisations listed on this page

## Publishing information

If you would like to reproduce any content from this booklet, or have any feedback, please contact [communications@in-control.org.uk](mailto:communications@in-control.org.uk) or telephone 01564 821 650.

The information contained in this booklet is correct at the time of printing [INSERT DATE]. We would always advise you to confirm this information with your local CCG.



Some of the individuals pictured in this booklet are models and pictures are used for illustrative purposes only

