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:** [www.healthyourway.co.uk](http://www.healthyourway.co.uk) - ‘Contact Us’ page

**Address:** Health Your Way, Queens Gardens Business Centre, 31 Ironmarket, Newcastle-under-Lyme, Staffordshire, ST5 1RP
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 a range of therapies
- Buy equipment

How you spend your personal health budget is really up to you. Some people find the freedom of having a Personal Assistant who can accompany you to the theatre a great joy, another person may choose to have an assistance dog, trained especially to their needs and others have adaptations made to their home.

As long as the care and support you choose meets your agreed outcomes, the choice really is yours!

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. The organisation will manage all the legal aspects of employing 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 a Managed Account.

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 £20 a month to open, manage and reconcile your account. This can be paid from your budget though. We can only 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?

No, a personal health budget is voluntary – it is your choice.

You can also choose to have some of your support through a personal health budget and still receive other services to meet your health and wellbeing needs if you prefer.

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

Personal health budgets work really well for some people but they are not right for everyone. If you feel that you no longer want to have a personal health budget or feel that it is not meeting your needs, you should contact your local NHS team or Health Your Way to discuss your options.

A health professional or your Support Coordinator will discuss with you what is not working and help you to identify how you can be supported in the future.

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.