

Personal 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 budgets.

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

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Email: admin@healthyourway.co.uk

Website: www.healthyourway.co.uk - 'Contact Us' page

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1. What is a personal budget?

A personal budget (or a Direct Payment as it is sometimes referred to) is an amount of money that is allocated to you based on your social care needs to enable you to have greater choice and control over the care and support that you need.

2. Who can have a personal budget?

You may be eligible for a personal budget if you are:

- A disabled person aged 16 or over (with short or long-term needs)
- A Parent of a disabled child (available for children's services)
- A carer aged 16 or over (including people with parental responsibility for a disabled child)
- An Elderly person who need community care services
- Live in England, Scotland and Wales

To qualify for a Personal Budget you need to have a Community Care Assessment with your local council and meet the eligibility criteria.

3. Is there a charge for social care services?

Local Councils are legally allowed to charge for social care services, including Personal Budgets.

You may be required to pay a contribution or the full amount towards the cost of your care.

Your Local Council will conduct a financial assessment with you and consider any savings you have, your income; including any benefits you may receive and the bills you pay, such as rent or mortgage.

If you have savings over £23,250 then you may not be eligible for support from your Local Authority, though you should still ask for a Community Care Assessment to help identify your needs. People with this level of savings are referred to as 'Self-Funders'.

Health Your Way can support you to consider the care and support you may need, assist you with arranging your care and help you to manage your support.

4. What are the eligibility criteria that I need to meet?

There is a National criteria that councils use to assess someone's eligibility for support or services called 'Fair Access to Care Services' or 'FACS' for short.

There are four levels of eligibility, known as Critical, Substantial, Moderate and Low.

Critical Level:

- Life is, or will be, threatened; and/or
- Significant health problems have developed or will develop; and/or
- There is, or will be, little or no choice and control over vital aspects of the immediate environment; and/or
- Serious abuse or neglect has occurred or will occur; and/or
- There is, or will be, an inability to carry out vital personal care or domestic routines; and/or
- Vital involvement in work, education or learning cannot or will not be sustained; and/or
- Vital social support systems and relationships cannot or will not be sustained; and/or
- Vital family and other social roles and responsibilities cannot or will not be undertaken family and other social roles and responsibilities cannot or will not be undertaken

Substantial Level:

- There is, or will be, only partial choice and control over the immediate environment; and/or
- Abuse or neglect has occurred or will occur; and/or
- There is, or will be, an inability to carry out the majority of personal care or domestic routines; and/or
- Involvement in many aspects of work, education or learning cannot or will not be sustained; and/or
- The majority of social support systems and relationships cannot or will not be sustained; and/or
- The majority of family and other social roles and responsibilities cannot or will not be undertaken

Moderate Level:

- There is, or will be, an inability to carry out several personal care or domestic routines; and/or
- Involvement in several aspects of work, education or learning cannot or will not be sustained; and/or
- Several social support systems and relationships cannot or will not be sustained; and/or
- Several family and other social roles and responsibilities cannot or will not be undertaken

Low Level:

- There is, or will be, an inability to carry out one or two personal care or domestic routines; and/or
- Involvement in one or two aspects of work, education or learning cannot or will not be sustained; and/or
- One or two social support systems and relationships cannot or will not be sustained; and/or
- One or two family and other social roles and responsibilities cannot or will not be undertaken.

Some Councils only provide services to those who meet the eligibility levels of 'Critical' or 'Substantial', however they may be able to provide you with advice and guidance of where you can access support from.

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

At the heart of a personal 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 Independent Living 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.

6. How much will my budget be?

The amount of money you receive will depend on the social care 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 Independent Living team will usually provide you with an estimated budget to help you plan your care and support. This is often called a Resource Allocation System, commonly known as a 'RAS'.

7. 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

How you spend your personal budget is really up to you. Some people find the freedom of having a Personal Assistant who can support you with day-to-day living really beneficial, another person may choose to have an assistance dog, trained especially to their needs.

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

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

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

- Anything illegal
- Alcohol
- Drugs
- Gambling
- Debt repayment

You should check with your Local Council if they have any other restrictions in place.

9. How can I manage my personal 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. Traditional Route

Your local council can arrange and organise your care and support on your behalf. This can often be arranged by a Social Worker or a Social Care Assessor.

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 council 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 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 council 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 council to your identified bank account.

Pros: You can have full choice and control over how you spend your personal 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 council 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.

10. How often is a personal budget paid?

Personal budgets are usually paid every four weeks, depending on the policy of your Local Council.

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

Your Local Council will notify you of the frequency that your payment/s will be made.

11. Do I have to have a personal budget?

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

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

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

Personal 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 budget or feel that it is not meeting your needs, you should contact your local Independent Living team.

A Social Worker will discuss with you what is not working and help you to identify how you can be supported in the future.

13. 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 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
- 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.