

## **Personal Health Budgets (PHB)**



### **Information for Continuing Healthcare Clients and Carers**

# Contents

<b>Welcome</b>	<b>1</b>
<b>Personal Health Budgets – Key Facts</b>	<b>1</b>
<b>Personal Health Budgets and Continuing Healthcare</b>	<b>1</b>
<b>Support planning and budget setting</b>	<b>3</b>
<b>Who will help me create my support plan?</b>	<b>5</b>
<b>Support planning - What happens next?</b>	<b>6</b>
<b>Important information about Direct Debts</b>	<b>8</b>
<b>Keeping Records and Audit</b>	<b>9</b>

# Welcome

NHS Wirral is committed to supporting you to get the best quality of care and quality of life as possible. This leaflet will provide you with some more information about the Personal Health Budgets in Wirral.

## Personal Health Budgets – Key Facts



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 parts of their NHS care. This means that they can discuss and agree the best and most helpful ways to spend their money with the professionals involved in their care, families and carers.

The idea of personal health budgets in health follows the successful

introduction of direct payments and personal budgets 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.

NHS Wirral is offering personal health budgets to people eligible for NHS continuing healthcare.

Personal health budgets in the NHS are completely new, so there is not very much information available about what people will want to buy or the best way of helping them to buy the services they need.

Personal health budgets will not be the answer for everyone, but they may be a good way for some people to get the health care services that are right for them.

## Personal Health Budgets and Continuing Healthcare

Personal Health Budgets sit within the current continuing healthcare framework. They do not override the CHC process but are a way an individual can take more control of how and what services they will receive through continuing health care funding.

Continuing Healthcare is not a service for life and will be subject to review and where a persons needs change they may be deemed no longer eligible to Continuing Healthcare funding, in such situations your case manager will advise you of this and you will be referred on to the Local authority for a community care assessment and if eligible you will receive local authority funding.

All Continuing Healthcare recipients will be reviewed after three months and then annually.

Please see Continuing Healthcare patient information for further details:

[http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH\\_106230](http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_106230)

## **Personal Health Budgets can work in three ways:**

### **Notional budget**

People have more say over what care they get, but no money changes hands. People are told how much money they have to spend, then they discuss with their Case Manager the different ways to spend that money to meet their health care needs. Their Case Manager will then arrange the agreed care, which will be paid for by the NHS in the normal way.

### **Real budget held by a third party**

People have more say over what care they get and a different organisation or trust (not the NHS) holds the money for the patient. The Trust or organisation takes care of the payments for the services which have been agreed will meet their healthcare needs.

### **Direct payment**

The patient, their family or carer receives the money to buy the services that they and their Case Manager have decided they need. The patient, their family or carer will buy and manage the chosen services themselves, and will be accountable for showing what the money has been spent on.

Some important things to know about personal health budgets are that:

- The NHS stands by its promise that it is there for everyone, based on need, not ability to pay.
- The NHS care and support people receive should be safe and effective. It should be a positive experience.
- Personal health budgets should help people who may not always get the best out of the NHS to get a better service, not make things worse.
- People do not have to have a personal health budget if they do not want one.
- People should be given as much control over their care as is appropriate.
- NHS and social care organisations should work in partnership.

## **People cannot use a personal health budget for the following:**

- To pay for emergency care
- To pay for care from their GP practice
- To pay for tobacco or alcohol
- To pay off debts
- To gamble
- To pay for anything unlawful

For further information see the Department of Health website:

[http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH\\_101857](http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_101857)

# Support planning and budget setting

Once you have qualified for continuing health care funding you will have the opportunity to have a Personal Health Budget (PHB) if you wish.

If you decide you want to take up a PHB your case manager will advise Cheshire Centre for Independent Living (CCIL) broker, who will calculate what is known as an indicative budget. The indicative budget is an estimated cost based on the level of care you require, and it is based on the cost the NHS would pay a provider to meet your care needs.

The indicative budget allows you, and those supporting you, to consider how much money you have available to meet the care you require when completing the support plan. Your budget will be given as an annual figure, this then allows you to consider the year ahead and the support you will require during that year.

## What is a broker?

A broker is someone who can help you to choose and access the support that you need. A broker can help by finding out what support is available, coordinating that support, and helping you to manage your funding.

The broker works closely with you and your Case Manager to make sure your clinical needs are being met and can help you with a number of tasks, including:

- designing and costing your support package
- finding creative ways to plan and organise your support
- telling you about what services you can use
- negotiating with organisations on your behalf
- helping you to make connections in the community
- recruiting staff
- payroll or accountancy
- co-ordinating your support
- tapping into local networks and funding opportunities
- keeping track of how your support is going.

## Support Planning (Care Support Plan)

The support plan document describes the care and support you need to meet your assessed health needs. It should be individual to you, and talk about how you would like to be cared for, supported and what is important to you.

Question	The plan should include:
1 <b>What is important to you?</b>	<p>What matters to you, your quality of life, and what makes you content and fulfilled.</p> <p>Important people, pets, places etc Interests and hobbies</p> <p>Includes issues around your health, safety and well being.</p>
2 <b>What do you want to change or achieve?</b>	<p>Think about how things are at the moment, what is working well and what you are happy with, and what things you think aren't right.</p> <p>What is it you want to achieve, and are there things in your life or care that you perhaps would like to do differently or not at all.</p>
3 <b>How will you be supported?</b>	<p>This is about identifying what help you need and who, what or how you will get this help. It will include not just the support you get from perhaps a carer, but will also include other people e.g. family, friends, wardens, assistive technology.</p> <p>It is about the help you need: when and where; staying safe and well; managing risks.</p>
4 <b>How will you use your personal health budget?</b>	<p>This is the section of the plan that shows how much your budget is, and how you intend on meeting your needs within the budget provided.</p> <p>It will provide both you and the NHS with a detailed breakdown of the money.</p> <p>Your broker can support you with this and they will help you with the breakdown of staffing costs if you wish to employ Personal Assistants directly.</p>
5 <b>How will your support be managed?</b>	<p>This section looks at how your support will be organised.</p> <p>It includes:</p> <ul style="list-style-type: none"><li>• Contingency plans; what will happen if your staff don't turn up or ring in sick, or if you or your unpaid carer becomes unwell (It's the planning ahead - just in case).</li><li>• How will the money be managed? Whether you will manage the budget directly or if you wish to use accountancy services, or payroll.</li><li>• Details of how you will directly employ people if needed.</li></ul>
6 <b>How will you stay in control of your life?</b>	<p>How you make decisions.</p> <p>How are you involved in decisions if other people help you make them?</p> <p>For some people, they may not be able to make some or all their own decisions, so it may be that someone else will make some of the bigger decisions for them. It's about making sure you make all the decisions you can.</p>
7 <b>What are you going to do to make this happen?</b>	<p>Once you have identified what support you want, this is about making it happen and identifying who will arrange it. It's the 'who is going to do what'.</p>

A support plan template can be provided by Cheshire Centre for Independent Living on 0845 340 2777 or [emma.woolfall@cheshirecil.org](mailto:emma.woolfall@cheshirecil.org)

## Who will help me create my support plan?

You can lead as much of your own planning as you wish to. You are the expert on how your condition impacts on your lifestyle.

There are a number of people you can ask to help you complete the support plan if you require help.

Your Case Manager will complete a professional's recommendations form, which will identify your key clinical areas and identify any risks that need to be managed for you.

### The Support Broker's Role

A specially trained support broker can then help you create your support plan and answer the questions shown above.

For example they can help you:

- Identify local services you may want to use and how much they cost
- Let you know what you can and cannot spend your budget on
- Help calculate the breakdown of the budget

### How do I get my support plan agreed?

When your support plan is finished your Case Manager needs to see it. They will then ask for final approval of the support plan by the Head of Continuing Healthcare Commissioning who will ensure it:

- answers the seven questions above
- meets your assessed health needs
- details costs which are within your personal health budget
- ensure that you remain safe and identifies any risks and how they will be managed

They will also check that your plan is: lawful, effective and affordable

If you have decided to have a direct payment you will be asked to sign a legal agreement based upon your agreed support plan. Once this is completed the money identified in your personal health budget will then be made available to you.

# Support planning - What happens next?

## Putting your plan into action

Once your support plan and the money are confirmed, your plan can be put into action.

- Your plan has details of who will do what and when.
- Everyone receives a 3 month review and then annually, this is to establish :
  - You are still eligible for Continuing Healthcare (CHC) funding
  - The support you are receiving is meeting your needs as identified in your plan

If you want to change your care and support substantially, you will need to change your support plan, and agree these changes with your Case Manager. If at any point you feel your needs have changed you must contact your case manager who will review your needs.

## Managing your Personal Health Budget

When you are planning your care and support, you will need to decide how you wish your money to be made available. There are several ways the money in your personal health budget can be managed:

There are three main ways that you can receive your personal health budget:

1. **A 'Notional' budget** – this is where the NHS will arrange and manage the care package you require.
2. **Third Party** – is where someone else outside of the NHS, e.g a trust fund is given the funds to arrange and manage your care package for you.
3. **A direct payment** – This is where you will be given the funds directly to purchase the care you require.

This leaflet describes how you can receive and use a direct payment to pay for the care and support you need.

Your Support Broker or Case Manager can explain in more detail the steps involved if you wish.

A direct payment is where NHS Wirral pays money directly to you. The money will be paid into a bank account set up for this purpose.

## Why choose a direct payment?

- You can take control and manage the service you receive directly.
- You can choose which provider or services you wish to buy.
- You can decide how much money you want to pay.
- You can employ and pay your own personal assistants.
- You have complete control of all the money going out of your personal health budget account.

Your Support Broker will help you decide which of these options will work best for you and write it in your support plan.

# Complaints

## CHCEligibility

Complaints in regards to CHC or PHB eligibility follow a local resolution process and can be made via:

Telephone: 01925 843746

Email: [complaints.nhswirralccg@nhs.net](mailto:complaints.nhswirralccg@nhs.net)

In writing to:

Cheshire & Merseyside Commissioning Support Unit  
Quayside  
Wilderspool Causway  
Greenalls Avenue  
Stockton Heath  
Warrington  
WA4 6HL

If you are still unhappy about a decision, you may wish to make a formal complaint. To get help with this, please contact our Patient Advice and Liaison Service (PALS), who can advise you on how to make sure your complaint is investigated and resolved. PALS will treat all your information confidentially.

You can contact the service by letter, phone or email:

Call PALS: FREEPHONE 0800 054 2137

Email: [wirralpals@wired.me.uk](mailto:wirralpals@wired.me.uk)

Or you can write to: **Patient Advice and Liaison Service (PALS)**  
Wirral Information Resource for Equality and Diversity Ltd (WIRED)  
Unit 7, Wirral Business Park, Arrowe Brook Road, Upton, Wirral, CH49 1SX

## Receiving your payment – Direct Payments

### What do I need to do if I have a Direct Payment?

- You will need a separate bank account for the Direct Payment.
- You will be allocated a broker who will provide you with information about employing staff (this will include payroll services and insurance) and services.
- It is important that all staff are properly trained and have a CRB check. The broker will meet you to provide you with advice and information about employing your own staff before you agree to the direct payment.
- It is very important that you keep a full record of everything you spend and any receipts. You will need to send us your bank statements, invoices and receipts every 3 months.
- You will need to sign the Direct Payment Agreement with NHS Wirral (the broker will go through this with you).

## Important Information about Direct Payments

- Normally you cannot employ family members or people living in the same house as you. This will only be allowed in very special situations; decisions which will be made on a case-by-case basis, and you must be clear about why your situation is special.
- You must use the Direct Payment to pay for services that have been identified in your support plan.
- A Direct Payment can be stopped immediately if anyone is found to have been dishonest with the use of the money.
- If there has been dishonesty some or all of the Direct Payment will have to be repaid. NHS Wirral will give warning, if this is going to happen, and explain the reasons, before reclaiming the money.
- All Direct Payments can be stopped once “reasonable notice” has been given.
- If you are an employer, one-year fixed-term contracts must be used for the period of the pilot unless you are told differently. CRB checks for all staff are also a requirement.
- Payment schedule to be agreed.
- If you choose to employ someone 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 ensure they comply with employment legislation and are working no more than 48 hours per week in line with the European Working Time Directive (this includes any other work they may be doing). Further information and support will be available to help you do this.
- If money has been used in a way that has not been agreed in your support plan it may need to be repaid.



### Next Steps

The Support Broker will work with you to ensure you are aware of your rights and responsibilities if you decide to have a direct payment. By signing the direct payment agreement form you are agreeing to only spend your Personal Health Budget on services agreed in your support plan.

## Keeping Records and Audit

If you have opted to have a direct payment we ask that you keep records of everything that is spent from your Personal Health Budget.

We will ask to see your records every three months in the first year of your direct payment. This includes any receipts, timesheets, invoices etc that relate to any payment that is made

An example Expenditure Record can be provided to clients who hold a direct payment.

In this table we ask that you complete:

- Date of Payment
- Who was paid e.g. person or company
- What was purchased
- Cheque number or bank transfer
- Amount

We also ask that you provide an up to date bank statement for your direct payment.

You will be contacted by the Personal Health Budgets Project Team when it is time for your first audit and will be given at least two weeks' notice to complete the expenditure record. If you have any queries at all, or require support, please contact the Cheshire Centre for Independent Living on 0845 340 2777 or [emma.woolfall@cheshirecil.org](mailto:emma.woolfall@cheshirecil.org).

**Use these pages for any notes or important numbers you would like to keep:**

A series of 15 horizontal dashed lines spanning the width of the page, intended for taking notes or recording important numbers.

This leaflet can be produced in other languages upon request. We can also provide the information in other formats including Braille, large print and audio CD. Please contact us if you require help:

**NHS Wirral CCG  
Old Market House  
Hamilton Street  
Birkenhead  
Wirral  
CH41 5AL**