**Personal Health Budgets**

If you get NHS continuing healthcare (CHC) or a jointly funded health and social care package for complex needs, your child receives continuing care (CC), or you are in receipt of section 117 aftercare you can now manage your care budget yourself through a **personal health budget.**

**What is a personal health budget?**

A personal health budget is an amount of money to support the health and wellbeing needs of you or someone you care for. They are designed to improve the healthcare of you or the person you care by offering more choice and control over the support and services you get.

In Northumberland the NHS and council are working together to offer personal health budgets to people who are registered with a local GP, living in their own home and are eligible for fully funded NHS continuing healthcare, a jointly funded health and social care package of care for complex needs  or section 117 aftercare. We are also offering personal health budgets to children who receive continuing care. This means that many patients with complex long term conditions, complex learning disabilities and complex mental health conditions in Northumberland have access to personal health budgets.

There are three types of personal health budgets:

**Direct payments** – you get the cash to buy the services you and your care co-ordinator agrees you need. Your care co-ordinator is the team or person who works with you most often on your care plan – this might be a care manager, a nurse or social worker for example.

You have to show what you have spent it on, and that it is agreed and documented in your support plan, but you buy and manage the services yourself.

**A notional budget** – you do not get any cash, but your care co-ordinator will tell you how much is available to meet your needs and will arrange payment for your services. A notional budget is for individuals who do not want or cannot manage direct payments.

You and your care co-ordinator will work together to agree what services you want to pay for.

**A real budget held by a third party** – this is where the money is paid to an organisation who holds the money on your behalf and purchases the services you decide on. A more unusual third party arrangement is an ‘individual service fund’. This is set up to manage the budget on your behalf and be accountable for the money.

**Who can have a personal health budget?**

If you are someone who would like a personal health budget for yourself or someone you care for, talk to the person who helps you most often with organising and co-ordinating care for you or your child – this might be a care manager, a nurse or social worker.  They will discuss personal health budgets with you.

If you’re eligible for continuing health care or a jointly funded health and social care package of care for complex needs, your child is eligible for continuing care, or you are in receipt of section 117 aftercare and you would like to consider a personal health budget, then you can work together with your care co-ordinator to develop a support plan. NHS Northumberland Clinical Commissioning Group, who manage personal health budgets in your area, will then have to agree the support plan, the proposed amount of money and how the budget will be managed.

If your child gets continuing care, they will have an education, health and care plan (an EHC plan) – or will be transferring to one very soon. For children, personal health budgets can contribute to some or all of the social, health or educational elements of this plan. Even if a personal health budget is not right for you, you can talk to your care co-ordinator about other ways to make sure that you get the healthcare and support that works best for you and your family.

**How does it work?**

There are three key steps to meeting health and wellbeing needs under the personal health budgets system:

**Step 1 – assessment of needs**

Your care co-ordinator will ask you questions to find out what you need for your health and wellbeing.

**Step 2 – budget allocation**

Your assessment of needs is used to calculate an ‘indicative budget’. An ‘indicative budget’ is an estimation of the money needed to meet your health and wellbeing needs.

**Step 3 – support planning and using the budget**

Your care co-ordinator will then work with you, and those who support you, to decide how best to use the personal health budget to meet your needs.  This will include your choice of how care is delivered.

This is written in a support plan, which both you and your care co-ordinator must sign.

While it can take some time to set up your health budget, we will make sure that this doesn’t cause a delay in being discharged from hospital and an interim care package may be offered in these circumstances.

**What can I use it for?**

The support plan sets out yours or your child’s personal health and wellbeing needs, the health outcomes you want to achieve, the amount of money in the budget and how you are going to spend it.

You can use a personal health budget to pay for a wide range of items and services, including therapies, personal care and equipment. You don’t have to change any healthcare or support that is working well for you just because you get a personal health budget, but if something isn’t working, you can change it.

Your care co-ordinator will advise you and can recommend a range of organisations that can offer local support.

There are some things you can’t use the budget for, such as alcohol, tobacco, gambling or debt repayment, or anything that is illegal.

You also can’t use a personal health budget to buy emergency care – for example if someone in receipt of a personal health budget had an accident, they would go to A&E like everyone else – or for primary care services like dental treatment.

**Will it affect my benefits?**

Personal health budgets are not a welfare benefit and are not a part of the benefits system.

However, it is important to understand that, at present, personal health budgets are available only to those people who are awarded NHS continuing healthcare, a jointly funded health and social care package of care for complex needs or section 117 aftercare – therefore **some of your benefits may be affected depending on your circumstances** and it is your responsibility to inform the Department of Work and Pensions (DWP).

You can find out more on the [NHS Choices website](http://www.nhs.uk/CarersDirect/guide/practicalsupport/Pages/continuing-care-faq.aspx%23benefits) or at the [gov.uk](https://www.gov.uk/browse/benefits) website.

Personal health budgets are given in order to meet health and wellbeing needs, and cannot be spent for any other reason.

NHS Northumberland Clinical Commissioning Group (CCG) has a duty to ensure that payments are being used for what has been agreed with your care co-ordinator and documented in your support plan.

NHS Northumberland CCG is entitled to recover any money that is not spent appropriately.

Whatever form of personal health budget is used, the assessment and review process for continuing healthcare, jointly funded packages of care and section 117  remains as it is now.

Personal health budgets work in a similar way to the personal budgets or individual budgets for care and support from social services.   If you already get this benefit, and your care co-ordinator agrees, you can combine this with a personal health budget too.  You can also use ‘direct payment’ to manage these budgets.

Your care co-ordinator will be able to help you with more details about what you can use your budget for.

**What is continuing healthcare, continuing care and section 117 aftercare?**

[NHS continuing healthcare (CHC)](http://ttp/www.nhs.uk/chq/Pages/2392.aspx?CategoryID=68) 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. Some patients don’t meet the eligibility for CHC but their needs are sufficiently complex to require more than social care. In these cases health and social care may agree to jointly fund a package of care which can also be covered by a PHB.

Similarly, [NHS continuing care](http://www.nhs.uk/CarersDirect/guide/practicalsupport/Pages/continuing-care-children.aspx) is support provided for children and young people under 18 who need a tailored package of care because of their disability, an accident or illness.

The main difference is that while continuing healthcare for adults focuses mainly on health and care needs, continuing care for a child or young person considers their physical, emotional and intellectual development as they grow up, so, for example, because all children aged 5-16 should get compulsory education, most continuing care packages will have elements of health and local authority funding to enable this.

[Section 117 aftercare](http://www.nhs.uk/Conditions/social-care-and-support-guide/Pages/mental-health-aftercare.aspx) is available if you have been compulsorily detained for treatment in a psychiatric hospital. Any “mental health aftercare” that you may need when you leave hospital should be provided free of charge. This free aftercare is given to try to prevent your condition getting worse and you needing to be re-admitted to hospital.

People entitled to free mental health aftercare won’t have to go through a financial assessment for any social or health services arising from or related to their mental disorder.

This right to free services was established in [section 117 of the Mental Health Act 1983](http://www.legislation.gov.uk/ukpga/1983/20/section/117). It applies in the following situations:

* When someone has been compulsorily detained in hospital under [section 3 of the Mental Health Act](http://www.legislation.gov.uk/ukpga/1983/20/section/3).
* When someone has been sentenced by a criminal court to detention in a psychiatric hospital.
* When someone has been transferred to psychiatric hospital from prison.

**Measuring the impact of PHBs on quality and patient experience**

We have undertaken an annual patient survey of Northumberland PHB holder’s views on the benefits of PHBs. The headlines were:

* 100% of respondents felt their opinions were fully included when their needs were assessed
* 90% of felt their views were included when the amount of money was set
* 80% of felt their views and opinions were included when their support plans were written
* 90% of respondents felt that a PHB had either made better or a lot better their dignity and respect
* 70% of respondents felt that a PHB had either made better or a lot better their control of things in their life
* 70% of respondents felt that a PHB had either made better or a lot better their quality of life
* Only 30% felt a PHB had improved their physical health and/or mental health.

We plan to conduct a patient survey at least annually to measure the impact of PHBs on quality and patient experience

**Longer term plans for personal health budgets in Northumberland**

Currently around 150 patients in Northumberland are accessing PHBs in the form of direct payments with many others accessing notional PHBs and being placed at the centre of their care planning process without being transferred the budget for their care.

In Northumberland we are aiming to more than double the current number of patients accessing direct payments in the next 3-5 years as we seek to expand the range of patients that can access a PHB.

Health and care providers and commissioners in Northumberland are currently in discussions about creating a [primary and acute care system](http://www.northumberland.nhs.uk/) (PACS) and personal health budgets expansion will be part of these plans.

We are also planning to engage with patients and the public to get their views on how PHBs can be further used in the future. Our engagement plan is being designed. Further details will be provided here so please check back if you would like to be involved.

**More information**

You can get lots of information and see frequently asked question on the [NHS Choices](http://www.nhs.uk/personalhealthbudgets) site.

You can read a leaflet about personal health budgets [here](http://www.necsu.nhs.uk/wp-content/uploads/2014/09/Personal-health-budgets-leaflet-FINAL.pdf).

[Here](http://www.necsu.nhs.uk/wp-content/uploads/2014/09/NHS_Personal_Health_BudgetsEASYREAD.pdf) is an [easy read](http://www.necsu.nhs.uk/wp-content/uploads/2014/09/NHS_Personal_Health_BudgetsEASYREAD.pdf) version of the information.

Professionals can get more information and download resources from the North of England Clinical Support Unit [here](http://www.necsu.nhs.uk/phb).

If you are unhappy with an NHS service, find out more about how to make a comment or complaint

<http://www.necsu.nhs.uk/wp-content/uploads/2014/09/Personal-health-budgets-leaflet-FINAL.pdf>

<http://www.necsu.nhs.uk/wp-content/uploads/2014/09/NHS_Personal_Health_BudgetsEASYREAD.pdf>

<http://www.necsu.nhs.uk/wp-content/uploads/2014/09/NHS_Personal_Health_BudgetsEASYREAD.pdf>