



**Improving Health**  
and Wellbeing for Walsall

# Personal Health Budgets

What you  
need to  
know.



# Personal Health Budgets - Introduction

# The key features for having a PHB

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 (PHB) is one of those ideas. A PHB helps people to know how much money is available to spend on their assessed health and care needs. This means that they can discuss and agree the best and most helpful ways to spend their money with professionals involved in their care, families and carers.

The idea of PHBs in health follows the successful introduction of direct payments and personal budgets for care support 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

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

Individuals eligible for NHS Continuing Healthcare and receiving care at home, have the right to have a PHB and from 1st April 2020 you must choose one of the three options which are detailed further in this leaflet

To be counted as a PHB, there are key features which have to be met. A person must:

- Be central in developing their personalised care and support plan and agree who is involved
- Be able to agree the health and wellbeing outcomes they want to achieve, in dialogue with the relevant health, education and social care professionals
- Know upfront how much money they have available for healthcare and support
- Have enough money in their budget to meet their health and wellbeing needs and outcomes agreed in the personalised care and support plan
- Have the option to manage the money as a direct payment, a notional budget, a third party budget or a mix of these options
- Be able to use the money to meet their outcomes in ways and at times that make sense to them, as agreed in their personalised care and support plan



# PHBs work in three ways

## 1. Notional Budget

You have more say over what care you get but no money changes hands. You do not have any responsibility for paying for the services you receive. You do not have to manage a bank account, keep invoices or receipts.

You will have the opportunity to create a support plan with your caseworker or support organisation to identify how your money can be best spent to meet your assessed health and care needs.

You will not be able to employ anyone directly to provide you with care and support; however you can have care provided by an agency. It is possible, for example, to have a flexible arrangement of a total number of hours of care per year with you deciding how these hours are used each week based on your requirements.

All care and support services provided to you will be purchased through Walsall Clinical Commissioning Group (CCG) and managed by them on your behalf.

## 2. Direct Payments

A direct payment is where Walsall CCG pays money directly to you or your representative. The money will be paid into a bank account set up for this purpose every four weeks. If you have received a direct payment from social care in the past then it will be possible to use the same bank account for your personal budget. You or your representative will buy and manage your chosen services and you will be accountable for showing what the money has been spent on. It is therefore very important to record all your income and expenditure and to keep receipts, invoices and bank statements. There is support available

if you need help with managing your budget. Your caseworker can provide you with further information on this. Please also see section if this leaflet on the help which can be provided by Direct Payment Support Organisations

### Why choose direct payments?

- With direct payments you have control over how much you pay for each service you receive.
- You can employ and pay your own personal assistants.
- Payroll services can be operated by you or your representative or purchased by a payroll provider.
- You have complete control of all the money coming in and going out of your personal health budget account



### 3. A real budget managed by a third party

This is where Walsall CCG pays money directly to a third party organisation who will manage all financial aspects of your personal health budget and be the employer of any carers you choose to provide you care. They will receive your personal health budget and make all payments in a way that has been agreed in your support plan. The third party will have responsibility for making sure that the invoices are paid on time, that anyone you choose as a personal assistant is paid correctly and that their tax and national insurance is paid.

#### Why choose a third party option?

- With a third party organisation you will not have the responsibility for paying for the services you receive.
- You can choose the personal assistants who work with you but you do not directly employ them.
- The third party organisation is responsible for all financial arrangements.
- You will still have control over how your support plan is delivered.
- The third party will work with Walsall CCG to ensure that the budget is being spent appropriately.

The third party will prepare a statements of income and expenditure so that you and Walsall CCG can see how much money is available in your personal health budget and how it is being spent.



#### Next steps

- Your caseworker will explain in detail all the options and help you decided which is the best for you.
- You or your representative will have to sign a PHB agreement.
- By signing the PHB agreement form you are agreeing to spend your personal health budget on services agreed in your support plan.
- Your care and support plan will also be regularly reviewed to make personal assistants. Walsall CCG will include the cost of this in your budget.

#### Further information about direct payment option

- You will have on-going support to manage the money in your PHB
- You can engage the service of a Direct Support Organisation to help you manage the budget and employ your own personal assistants. Walsall CCG will include the cost of this in you budget
- You can employ a relative as long as they are not living with you.
- Your personal health budget will cover all additional costs of employing someone yourself i.e. employers and public liability insurance, employer's national insurance, holiday payment etc. All of these additional costs will be explained in detail.
- If you choose to employ someone directly to provide your care and support, 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 comply with employment legislation. Further information is available from Walsall CCG or your chosen direct payment support organisation.
- If money has been spent in a way that has not been agreed in your support plan it may need to be repaid.
- A direct payment can be stopped if anyone is found to be using the money dishonestly. Please contact us before making any payment you are unsure of.

# Who will help me create my support plan?

Your caseworker or a trained and independent support organisation will help you create your support plan, offering as much or as little support as you need and involving any family or friends that you wish. They will help you identify services you may want to use and how much they cost. They will also let you know what you can and can't spend your budget on. Whoever helps you will ensure you are fully involved in the process and that you have clear up to date information on what is happening next.

## How do I get my support plan agreed?

When your support plan is finalised, your caseworker will need to see it to ensure that your support plan:

- meets your assessed health and care needs,
- details the costs of your care and support and that these are within your personal health budget.
- Identifies any risks for you to consider
- Identifies what training is required by your personal assistants to meet your health and care needs. This will include specialist training for any health tasks that are delegated to them.

They will also check that your support plan is lawful, effective and affordable. Once your CCG is happy with your support plan, this will be confirmed in writing and the money identified in your personal health budget will be made available to you. You will be required to sign a personal health budget agreement before the budget payments commence.

# Putting your support plan Into action

Once your support plan and your budget are confirmed, they can be put into action.

Your support plan will be reviewed regularly as identified within the plan, to ensure your needs continue to be met. If you want to change your care and support substantially, then you will need to change your support plan and agree these changes with your caseworker. If you think that your needs have changed and an adjustment to your budget is required, then you will need to ask your caseworker to review your changing needs.

## Frequently asked questions

### What happens in an emergency?

You will access emergency care and GP services in the same way as you have always done.

### Who decides who can have a personal health budget and how big the budget is?

Anyone receiving NHS continuing healthcare funding has the right to have a personal health budget. The size of the budget will depend on the amount of care and type of support that you need. The budget must be spent on helping you to achieve your identified outcomes

## Who decides what you need following assessment?

If you choose to have a personal health budget, a caseworker will carry out an assessment of your needs. They or a support organisation will then work with you to develop a care and support plan. The plan will clearly set out how much your personal health budget is and what services can be bought with this money.

## What happens if the budget runs out?

Your personal health budget should be enough to meet your needs in the way you have agreed. It is your responsibility to manage your budget. The budget is set on the amount of care and support you need and if you work to this, the budget should be appropriate for your needs. However there is always someone to talk to if you have concerns that your budget isn't going to be enough to pay for your care. Your budget will be reviewed initially after 3 months and then at least annually thereafter.



## Is there anything I cannot spend my budget on?

A personal health budget must be used to meet agreed health and wellbeing outcomes; it cannot be spent on:

- Anything illegal
- Day to day living costs
- Alcohol
- Cigarettes
- Gambling
- Debt repayment
- Costs that should be met by another funding source or statutory body
- Anything you are already receiving benefits for
- Anything that is against specific professional advice
- Anything that has been turned down by Walsall Clinical Commissioning Groups Risk Enablement Panel, including exceptions
- Anything that is considered unreasonable or that could bring the NHS into disrepute
- Paying someone who lives with you and related to you unless exceptional circumstances for this have been agreed beforehand



## Can I get help to manage my budget?

Receiving and managing your budget by direct payment can be a daunting prospect for some people particularly where your support plan includes the employment of staff as personal assistants (PAs).

The CCG recommends that you engage the service of a Direct Payment Support Organisation (DPSO) to help you manage your budget and deal with all important paperwork and legal requirements.

You can choose to open your own bank account and receive the direct payment yourself or authorise the CCG to make the payments on your behalf to your chosen DPSO. Either way, you remain the budget holder and have full choice, control and responsibility over what payments are made and to whom

### DPSOs provide a wide range of services which include:

- Opening an individual bank account in your name to receive the direct payment on your behalf if required
- Help you to put your support plan into action. This is often referred to as a 'Managed Account'
- Act as your agent if you employ staff and advise you on being a good employer
- Help you to recruit staff, individually place advertisements if necessary and give advice on employment related matters such as holidays, sickness and redundancy
- Deal with all contracts of employment
- Carry out criminal record checks (DBS checks) on all staff employed except close family members
- Provide a payroll service which ensures compliance with tax regulations and register you as an employer with HMRC (the tax office)
- Advise you on insurance requirements and make sure that the necessary insurance cover is in place before your PHB commences.
- Undertake financial monitoring of your budget as required by the CCG, including the completion of budget reviews and an annual audit.

The arrangements for support from a DPSO is between you and your chosen DPSO. They work for you. You can seek their help, advice and support on managing the budget whenever you feel the need for it but you remain in control

Walsall CCG encourages the engagement of a professional DPSO to undertake all these tasks on your behalf. You do not have to pay for their services out of your own pocket. The CCG will include an extra sum of money in your budget to meet the DPSO's weekly charge and they will invoice you directly for their service.

## Where can I get further information if I choose not to use a support organisation?

If you choose not to use a direct payment support organisation you can find information on the skills for Care website <http://www.skillsforcare.org.uk>.

### Contact the team If you have any questions or concerns

Continuing Healthcare Team

Walsall Clinical Commissioning Group

Jubilee House, Bloxwich Lane, Walsall, WS2 7JL

Telephone: 01922 602481







## Concerns and Complaints

We aim to provide you with a high quality service at all times. However, if you have any concerns, complaints or comments about your experience of our service then please tell a member of the Continuing Care Team or contact the Complaints on Freephone 0300 311 2233.

Walsall Clinical Commissioning Group  
Jubilee House  
Bloxwich Lane  
Walsall  
WS2 7TL

Telephone: 01922 618388  
Email: [Getinvolved@Walsall.nhs.uk](mailto:Getinvolved@Walsall.nhs.uk)  
Website: [www.walsallccg.nhs.uk](http://www.walsallccg.nhs.uk)