



**Thurrock**  
***Clinical Commissioning Group***

# **Personal health budgets for Continuing Healthcare**

## An introduction

You have received this leaflet because you have chosen to have a personal health budget or are considering whether one is right for you.

Personal health budgets offer the opportunity to work in equal partnership with the NHS about how your health and wellbeing needs can best be met. They are one way to have choice and control of your healthcare and support.

## Ways to help you get the NHS care you want

**Choice:** Since 1 April 2009, you have a legal right to choose the organisation that provides your treatment when you are referred for your first outpatient appointment with a service led by consultants, and to information to support that choice.

**Information to support choice:** Giving people good information helps them to understand their health requirements and to make effective choices that are right for them and their families.

**Care planning:** Care planning is a discussion that looks at all your needs to make sure you get the most appropriate care. Everyone with a long term condition should have a care plan, if they want one. Care planning is at the centre of your personal health budget.

We tell you how to find out more about these at the back of this leaflet.

## What is a personal health budget?

A personal health budget is an amount of money to support your individual healthcare and wellbeing needs, planned and agreed between you or your representative and your local NHS team.

At the centre of your personal health budget is your care plan. This plan helps you decide your health and wellbeing goals, together with the local NHS team who support you, and sets out how your budget will be spent to enable you to reach them and keep healthy and safe.

If you have a personal health budget, you will be able to use it for a range of things to help you meet your goals, such as therapies, personal care and some equipment. You will not pay for emergency care and your normal care from a family doctor. You are not allowed to spend the money on gambling, debt repayment, alcohol or tobacco, or anything unlawful.

You don't have to change the healthcare and support that is working well for you, but if there's something that isn't working, you can change that.

A personal health budget means patients are given a set amount of money and can decide what care is best for them.

## **Personal health budgets work in the following ways, or a combination of them:**

### **Notional budget**

Where an individual understands the amount of funding available to them and decides how the budget is used. The local NHS Clinical Commissioning Group (CCG) still commissions services and manages contracts on behalf of the patient. Notional budgets could be an option for individuals who want more choice and control over their healthcare but who do not feel able or willing to manage a budget.

### **Real budget managed by a third party organisation**

Where the individual knows how much funding is available to them but a third party organisation holds the funding. The third party organisation helps the individual decide what they need and then buys the services the individual has chosen.

### **Direct healthcare payment for people with capacity**

Where the individual receives the funding that is available to them as a direct health payment for them to manage (with or without assistance). The individual can elect to receive and manage the payment, buying and managing the service themselves, or decide for it to be received and managed by a person of their choosing (a nominee). If the individual chooses a nominee that nominee becomes responsible for managing the payment, and buying and managing the service. The nominee is responsible for the money and all aspects of the direct payment and has to show what the money has been spent on.

### **Direct healthcare payment for people who lack capacity**

Where the individual lacks capacity a representative (agreed by the CCG) receives the funding that is available to the individual as a direct health payment. The agreed representative is responsible for managing the payment, and buying and managing the service. The representative is responsible for the money, and has to show what the money has been spent on. The representative must involve the individual and act in their best interests.

# The main things to know about personal health budgets

## Key points:

- The NHS stands by its promise that it is there for everyone, based on need not ability to pay.
- The NHS care and support you get 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.
- You will not have to get healthcare in this way if you do not want to.
- You should have as much control over decisions as you want.
- NHS and social care organisations should work in partnership with you and with each other.

## **Who will have a personal health budget?**

People able to ask for a personal health budget, from April 2014, will be:

- Children and young people, who are living at home who are getting NHS Continuing Healthcare, and
- Adults and older adults who are living at home who are getting NHS Continuing Healthcare (100% health funding for long-term care).

## **Who decides who can have a personal health budget, how big the budget is and what you can spend it on?**

Your local NHS has set up local systems for making these decisions. Ask your Continuing Healthcare team, GP, district nurse, community matron, or another professional for more information about this.

## **Can I have a personal health budget for Continuing Healthcare as well as a personal budget for care and support?**

Yes, but only if you are a child or young person who is eligible for continuing healthcare and also receiving a personal budget from social care.

## **Will I be responsible for my own care? What happens if something goes wrong or my needs change?**

You will not be left to take care of everything. You and your family and carers or representative will need to agree a care plan with your local NHS team. Your care plan sets out your health and wellbeing goals, and how your budget will be spent to enable you to reach them and keep healthy and safe.

Your local NHS team can give you advice about planning if you want it, and will give you an indication of your budget and explain the basis on which your care plan gets signed off.

You can review and update your care plan with your local NHS team when you need to - for example, if your health changes or something in your plan isn't working for you.

In an emergency, you will get NHS care as normal. And if having a personal health budget does not work for you, your local NHS will provide the care you need as it does normally.

### **Will this mean means-testing for health?**

No. The personal health budget should be enough to meet your needs in the way you have agreed without you having to spend your own money

### **What do I do if I want a personal health budget?**

Talk to your local NHS Continuing Healthcare team. They should be able to help you find out more about personal health budgets. Even if they are not, you can talk to them about other ways to make sure that you get the healthcare and support that works best for you.

## More information

If you have more questions, or would like more information, please:

- Talk to your local NHS team or Clinical Commissioning Group (CCG)
- Go to the Department of Health websites: [www.dh.gov.uk/personalhealthbudgets](http://www.dh.gov.uk/personalhealthbudgets) and [www.dh.gov.uk/health/category/policy-areas/nhs/personal-budgets/](http://www.dh.gov.uk/health/category/policy-areas/nhs/personal-budgets/)
- Talk to **ecd**, a disabled people's organisation based in Essex, who have been funded by your local NHS to provide information, advice and guidance to people using and thinking about using personal health budgets for Continuing Healthcare.

## More information

- Visit [www.ecdp.org.uk/personalhealthbudgets](http://www.ecdp.org.uk/personalhealthbudgets) or contact **ecdp**:



By telephone: 01245 392 300



By email: [info@ecdp.org.uk](mailto:info@ecdp.org.uk)



By textphone: 01245 392302



By post:

**ecdp**

Ivan Peck House  
1 Russell Way  
Chelmsford  
CM1 3AA

## More information

**NHS Choices** helps people find reliable information about treatments, conditions and healthy living, and to comment on their own hospital experience at [www.nhs.uk](http://www.nhs.uk)

To find out **all about choice**, go to:

[www.nhs.uk/choiceinthenhs/yourchoices/allaboutchoice/pages/allaboutchoice.aspx](http://www.nhs.uk/choiceinthenhs/yourchoices/allaboutchoice/pages/allaboutchoice.aspx)

For more information about the **right to choose** where you get treatment, ask your GP or CCG or visit:

<http://www.nhs.uk/choiceintheNHS/Yourchoices/Pages/Yourchoices.aspx>

## More information

**Your health, your way** (also called the patients' prospectus) supports people to take a more active role in decisions about their care, control their condition better, and have a better quality of life. Visit

[www.nhs.uk/Planners/Yourhealth/Pages/Yourhealth.aspx](http://www.nhs.uk/Planners/Yourhealth/Pages/Yourhealth.aspx)

**Information Prescriptions** are a quick and easy way to provide information about your condition and local services at

[www.nhs.uk/ipg/Pages/IPStart.aspx](http://www.nhs.uk/ipg/Pages/IPStart.aspx)

If you want to share experiences, advice and support with other people who have a personal health budget, their carers and families, you can visit the **peoplehub** website:

[www.peoplehub.org.uk](http://www.peoplehub.org.uk)