Personal Health Budgets in Lancashire
What do they mean?

V3 August 2015
Introduction

The aim of Personal Health Budgets (PHBs) is that patients are given a set amount of money and can decide what care is best for them, in partnership with their NHS team.

PHBs are aimed at giving you more choice and control over how money is spent on meeting your health care and wellbeing needs.

Together with your NHS team you will develop a care and support plan. The plan sets out your 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.

Who can have a PHB?

From 1 October 2014, adults who are eligible for fully funded NHS Continuing Healthcare funding, and children eligible for NHS continuing care, have a right to have a PHB.

Your Continuing Healthcare funding and care package will remain in place if you choose not to have a PHB. It is completely voluntary.

What is a PHB?

A PHB is an amount of money, paid to you by the NHS to meet your healthcare and wellbeing needs; planned and agreed between the person or their representative and the local NHS team. You will be able to use your budget for a range of things to help you meet your goals, including personal care and equipment.
What does this mean for me?

People who are eligible for NHS Continuing Healthcare and Continuing Care for children will have much more say over how their health and wellbeing needs are met.

If you are receiving direct payments through social services, you may be able to transfer to a PHB with minimal or no disruption to your current arrangements if you become eligible for NHS Continuing Healthcare.

Who is delivering PHBs for patients in Lancashire?

The NHS Midlands and Lancashire Commissioning Support Unit (MLCSU) Continuing Healthcare Team are delivering PHBs with seven clinical commissioning groups (CCGs):

- Blackburn with Darwen CCG
- Chorley and South Ribble CCG
- East Lancashire CCG
- Fylde and Wyre CCG
- Greater Preston CCG
- Lancashire North CCG
- West Lancashire CCG

It is the CCGs, which are local NHS groups, which buy healthcare services on people’s behalf who are delivering PHBs with organisations providing support. Currently these organisations include Salvere and SOLO Support Services. It is envisaged that over time a wider range of organisations, and therefore choice, will become available.

How does it work?

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

Step 1 - assessment of needs

Your care coordinator 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 estimate of the money needed to meet your health and wellbeing needs.

Step 3 - support planning and using the budget

Your care coordinator will then work with you, and those who support you, to decide how best to use the PHB 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 coordinator 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.

Will it affect my benefits?

A PHB is not a welfare benefit and is not a part of the benefits system.

This means that a PHB is not taken into account when calculating your benefits entitlement. PHBs are given in order to meet health and wellbeing needs, and cannot be spent for any other reason. The seven Lancashire NHS CCGs have a duty to ensure that payments are being used for what has been agreed with your care coordinator and documented in your support plan.

The NHS CCGs are entitled to recover any money that is not spent appropriately.

Whatever form of PHB is used, the assessment and review process for Continuing Healthcare remains as it is now.

From where does the money come?

The funding comes from the same pot of money which pays for either fully funded NHS Continuing Healthcare or Continuing Care for children.
How will PHBs work for me?

The budgets could work in three ways:

1. **Direct payments** - This is where either you or one of the agreed support service suppliers holds the funds to buy the care and support you and your local NHS team decide you need. For audit purposes you or your support service supplier will have to show on what the money has been spent. You will be the employer and will buy and manage the service yourself, supported by the support service supplier as your human resources advisor.

2. **A notional budget** - With a notional budget no money changes hands. You find out how much money is available and then talk to your local NHS team about the different ways to spend that money on meeting your needs. They will then arrange the agreed care and support.

3. **A budget held by a third party** - This is where a non NHS organisation holds the money for you and helps you decide what you need. After you have agreed this with your local NHS team, the organisation buys the care and support you have chosen, and they become the employer.

For people who lack capacity

The agreed representative is responsible for managing the direct healthcare payment, and buying and managing the service. The representative is responsible for the money and, for audit purposes, has to show on what the money has been spent. The representative must involve the individual and act in their best interests.

Must I have a PHB?

People do not have to change the healthcare and support that is working well for them, but if there’s something that isn’t working, that can be changed.

On what can my budget be spent?

The aim of PHBs is to allow you real flexibility in planning the care that you need. PHBs are intended to be used for a range of services to help meet people’s goals, such as personal care and, in some cases, selected equipment. People will not pay for emergency care or normal care from a family doctor from their PHB budget.
On what can’t I spend my PHB?

People are not allowed to spend the money on:

✗ gambling
✗ debt repayment
✗ alcohol
✗ tobacco
✗ anything unlawful

The PHB can’t be used to part-fund treatments alongside patients’ own money. If a patient for any reason wanted to purchase additional care, privately, this would need to take place separately. However, a patient could use their budget to purchase private services that meet their personal health outcomes e.g. a private physiotherapist.

Can I employ a relative?

Ordinarily, no. The CCG / MLCSU will need to confirm that it is necessary to employ a relative / partner or anyone living in the same household as you, in order to satisfactorily meet your care needs for that service; or to promote the welfare of a child for whom direct healthcare payments are being made. If family members, close relatives and / or people living in the same household as you are to be employed, using a direct healthcare payment, the CCG / MLCSU must agree and record this in the care plan.

Will I be asked to show how I have spent the money?

Yes, patients are required to keep basic records. Your PHB bank account will be audited. PHBs can only be used as agreed in your PHB care plan. The records will be subject to audit arrangements by MLCSU Finance Department.

The balance of the bank account will be reviewed regularly and any money that has not been allocated to your care or support, excluding the contingency funds, will be returned to your CCG (unless a prior agreement has been made with the care coordinator).
Newly assessed for NHS Continuing Healthcare and already receiving a Direct Payment from Blackburn with Darwen Borough Council or Lancashire County Council?

Worried that you may not continue to receive the care and support you are getting now?

Getting a personal budget from social care (e.g. a direct payment)?

From October 2014 choice and control is available for people who become eligible for continuing healthcare.

If you are eligible for NHS Continuing Healthcare or Continuing Care for children you now have a ‘Right to Have’ a PHB, which includes the option of a direct payment.

Wherever possible your existing Social Care personal budget arrangements (including direct payments) will continue, if and when you become eligible for NHS Continuing Healthcare.

Your local Clinical Commissioning Group will work closely with your social worker to help you make the transition, so that all your new and existing health needs are met safely.

Some rules for PHBs are different to personal budgets and direct payments from Social Care e.g. employing relatives; training; care and support planning.

If you would like to talk to someone about this please contact:

**Blackburn with Darwen Patients:**

Self-Directed Support team

Telephone: 01254 585339

Email: direct.payments@blackburn.gov.uk

**Lancashire Patients:**

NHS Continuing Healthcare Team:

- Central 01772 214560
- North 01253 657193
- Pennine 01282 644901
Can I have a PHB if I am not getting for NHS Continuing Healthcare or Continuing Care for Children?

Across Lancashire we are widening our PHB Offer*

People who may benefit include:

- adults who do not qualify for NHS Continuing Healthcare, but who have eligible health needs which would be suitable i.e. complex health needs such as:
  - adults with learning disabilities and high health support
  - people whose health needs lead to repeated A&E attendances, that may be prevented if managed differently
  - people who need high cost, longer term rehabilitation e.g. people with an acquired brain injury, spinal injury or mental health recovery

- people who could benefit from a joint budget including money from the NHS and social care:
  - children and young adults with education, health and care plans
  - adults with complex health and care needs
  - adults who use mental health services, who may require regular support from health and social care services (including individuals under Section 117 aftercare arrangements)

*This does not include a ‘Right to Have’ a PHB
**More information**

Depending on personal preference, there are two organisations working with your local NHS who support people with PHBs.

Salvere will help **you to employ** your own team of staff or SOLO will **employ** your team of staff.

Contact them or see their websites for more information.

**Salvere:**
Visit www.salvere.co.uk
Telephone: 01772 535683
Email: contactus@salvere.co.uk
Post: Salvere
     Suite 6 Leyland House
     Lancashire Business Park
     Centurion Way
     Leyland PR26 6TY

**SOLO Support Services Ltd:**
Visit www.solosupportservices.co.uk
Telephone: 0115 815 7010
Textphone: 0115 815 7010
Email: info@solosupportservices.co.uk
Post: SOLO Support Services Ltd
     34 Millicent Road
     West Bridgford
     Nottingham NG2 7PZ

If you want to share experiences, advice and support with other people who have a PHB, their carers and families, you can visit the **peoplehub** website: www.peoplehub.org.uk

**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

Find out more about PHBs on NHS Choices at www.nhs.uk/personalhealthbudgets

To find out **all about choice** go to:
For more information about the right to choose where you get treatment, ask your GP, CCG or visit:
www.nhs.uk/choiceintheNHS/Yourchoices/Pages/Yourchoices.aspx

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

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

**NHS complaints information**

If you are unhappy with your NHS service contact:

**Midlands & Lancashire CSU**
Customer Care Team
Jubilee House
Lancashire Business Park
Leyland
PR26 6TR

Telephone: 01772 214200
Email: customer.care@lancashirecsu.nhs.uk

**CCG Contact Details**

**Blackburn with Darwen CCG**
Fusion House
Evolution Park
Haslingden Road
Blackburn
BB1 2FD
Telephone: 01254 282000
Email: customer.care@lancashirecsu.nhs.uk

**East Lancashire CCG**
Walshaw House
Regent Street
Nelson
BB9 8AS
Telephone: 01282 644700
Email: customer.care@lancashirecsu.nhs.uk
Greater Preston CCG
Chorley House
Lancashire Business Park
Centurion Way
Leyland
PR26 6TT
Telephone: 01772 214 200
Email: enquiries@greaterprestonccg.nhs.uk

West Lancashire CCG
Hilldale
Wigan Road
Ormskirk
L39 2JW
Telephone: 01695 588000
Email: info@westlancashireccg.nhs.uk

Chorley and South Ribble CCG
Chorley House
Lancashire Business Park
Centurion Way
Leyland
PR26 6TT
Telephone: 01772 214 200
Email: enquiries@chorley.southribbleccg.nhs.uk

Fylde and Wyre CCG
Derby Road
Wesham
PR4 3AL
Telephone: 01253 306305
Email: enquiries@fyldeandwyreccg.nhs.uk

Lancashire North CCG
Moor Lane Mills
Moor Lane
Lancaster
LA1 1QD
Telephone: 01524 519369
Email: info@lancashirenorthccg.nhs.uk

Midlands & Lancashire CSU
Jubilee House
Lancashire Business Park
Leyland
PR26 6TR
Telephone: 01772 214200
Email: customer.care@lancashirecsu.nhs.uk
For further information visit
www.midlandsandlancashirecsu.nhs.uk