



**Bolton**

Clinical Commissioning Group

This leaflet explains how a Personal Health Budget can help you to have more choice and control over the healthcare you receive.

# Personal Health Budgets

**Everything you need to know**



# A Personal Health Budget (PHB) explained...

Do you receive additional help and care from the NHS to take care of your everyday needs? This may be due to an illness, health condition, or disability.

A Personal Health Budget (PHB) allows you to have more choice and control over the healthcare and support you receive.

With a PHB, you decide how the funding for your care is spent (with agreement from a healthcare professional) so you can personalise it to your needs. For example some people choose to spend their budget on things such as personal assistants, aromatherapy or for someone to be with them so that other family members can have a break.

# Who is eligible for a PHB?

PHBs have been available for those with Continuing Healthcare (CHC) needs since April 2014. Continuing Healthcare means that someone is receiving care that has been arranged and fully funded by the NHS. They may be living in their own home or a care home.

More and more people with ongoing health needs will now be able to have a PHB. To be considered for a PHB, you must...

- ✓ Be living in your own or a family home
- ✓ Formally request a PHB (someone else can do this on your behalf if necessary)
- ✓ Be within one of the patient groups for which Bolton CCG are currently offering PHBs (as outlined below).

NHS Bolton Clinical Commissioning Group (CCG) will look at requests for PHBs from the following patient groups:

- ✓ Adults eligible for CHC who live in their own or family home
- ✓ Children eligible for Children's Continuing Care who live in their family home
- ✓ Children with special educational needs and disabilities (SEND) who are in education
- ✓ Adults and children with learning disabilities, under the Transforming Care Programme (TCP)
- ✓ Wheelchair users assessed as eligible by Bolton Wheelchair Services

For children with SEND, a PHB could pay for some of the healthcare included within their education, health, and care plan (EHCP). This plan is for children and young people aged up to 25 who need more support than is available through special educational needs support alone. The plan identifies educational, health, and social needs and sets out the additional support needed to meet those needs.

The Transforming Care Programme aims to change how services are delivered for people with learning disabilities so that they can live in the community rather than in hospitals.

# How do I get a Personal Health Budget?

## Step:1

### Your health needs assessment

The CCG will decide if you are eligible to receive a PHB. If you are eligible, you will need to have a health needs assessment. A health professional can arrange this for you and assess your current level of need.

## Step:2

### Your 'indicative budget'

Following your health needs assessment, the nurse will use the results to work out approximately how much money you will need. This is called an "indicative budget". Your "indicative budget" is an estimated amount of money based on how much support the CCG would need to provide to meet your needs.

This amount isn't final. The CCG will set the final amount once it has agreed your support plan.

## Step:3

### Your support plan

Next you will need to start working on your support plan to identify your health and wellbeing goals and say how you will spend your money so that you achieve your goals.

You may choose to do things in a very different way to how the NHS would normally provide your services...**Don't worry - there's plenty of support available to help you to complete your support plan!**

Your budget could go up or down once your support plan is completed. This will need to be agreed by the CCG.

## Step:4

### Receiving the money

You can decide to receive your PHB funding in a number of different ways. Support is available to help you manage it, whichever one you choose.

#### Direct payment

With this option the money will go into a PHB direct payment bank account managed by you. You then buy the services agreed in your support plan. Direct payment support services are independent organisations who can also manage the money on your behalf. You will be offered help from a support service to help you complete your support plan and manage your PHB if you choose this option.

You will need to keep a record of how the money has been spent including keeping receipts and bank statements. Your records will be checked by a CCG auditor.

The balance of the bank account that your direct payment is paid into will be reviewed regularly. If you are not spending the money to buy services as agreed in your support plan, excluding money put aside for emergencies, it will be returned to the CCG (unless a prior agreement has been made with your health professional).

#### **“Many people employ personal assistants with their PHB”**

If you wish do this, you must choose the direct payment option. If you lack capacity to receive and manage a direct payment, a representative can do this on your behalf.

If you have capacity but don't want to manage the direct payment, you can nominate a suitable person to do this for you.



## Third party

This option means that a care services provider helps you to develop your support plan, holds the PHB for you, and provides carers directly to you. The provider manages the staff and the money but will involve you in choosing carers so you have consistent and reliable carers.

The CCG can recommend suitable provider organisations that are registered with the Care Quality Commission, which is an independent regulator of health and social care.

## Notional budget

With this option you will find out what your budget is based on the assessment on your needs. You can then agree with your nurse what care and support you would like to receive and your nurse will make the arrangements for you.

The actual budget is held by the CCG who then pay for the agreed care and support directly to the carers.

## Step:5

### Arranging your support

When your support plan is agreed and you have decided how you will receive your PHB, you will be able to put in place the services you have chosen and get things moving. The CCG funds any support you may need to set up your services, such as recruitment costs, training for staff, and any ongoing support you may need to manage your PHB. These costs will be different for everyone depending on the services you have chosen.

It can take some time to arrange the care and support you will be purchasing with your PHB. If you need care in the meantime, the CCG will organise this until your PHB is up and running.

# Frequently Asked Questions

## **Will having a PHB affect my benefits?**

A PHB isn't a welfare benefit and it's not a part of the benefits system, so it won't be taken into account when your benefits entitlement is calculated.

## **Are there rules about how I can spend my Personal Health Budget?**

PHBs are provided to pay for support and care to meet your health and wellbeing needs as agreed in your support plan – they can't be used for anything else.

The CCG has a duty to make sure that this money is being spent in line with your healthcare professional and set out in your support plan. You will be asked to sign a legal agreement to say you will only spend the money on things laid out in the support plan. It also covers what you cannot spend the money on (e.g. anything illegal). The CCG can recover any money that hasn't been spent appropriately.

## **Can I use my PHB to pay family carers who live with me?**

Ordinarily this is not possible. However, the CCG may consider this in exceptional circumstances.

## **Do I have to have a PHB?**

No. If you don't want a PHB, that's fine. The CCG will continue providing services to meet your health needs in just the same way as it does already



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## Want to know more?

Bolton Clinical Commissioning Group has developed a full range of leaflets outlining the various funding arrangements available.

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If you are interested in discussing anything in this leaflet further please feel free to contact:

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