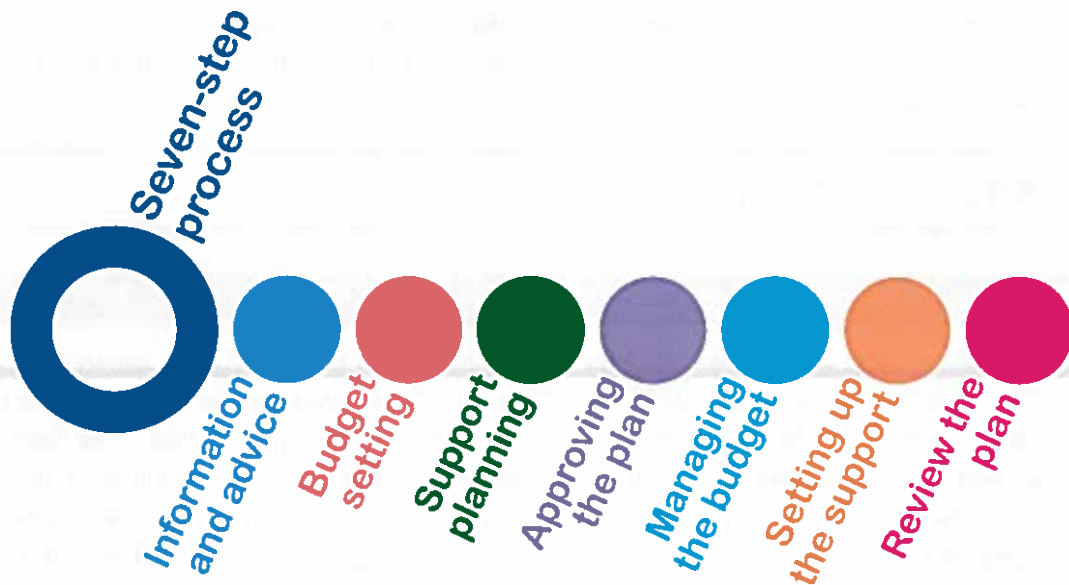




Seven Steps to a Personal Health Budget

The Staffordshire and Shropshire Approach



About Personal Health Budgets

WHAT IS A PERSONAL HEALTH BUDGET?

A personal health budget is an amount of money provided to someone with identified health needs. It gives them the opportunity to plan in partnership with the NHS how their health and wellbeing needs can best be met and gives them more choice and control over how they are supported. Personal Health Budgets work in a similar way to personal budgets that people are already using to manage and pay for their social care.

WHO CAN HAVE A PERSONAL HEALTH BUDGET?

Since April 2014 people, who are eligible for NHS Continuing Healthcare, have had the right to ask for a personal health budget. This subsequently became a right to have a personal health budget from October 2014 onwards. In line with Special Education Needs and Disability (SEND) reforms, children, who are eligible for Continuing Care funding, have been able to have the health part of their support provided in this way since September 2014 as part of an Education and Healthcare Plan (EHC). Personal Health Budgets are gradually being made available to other people, who could benefit from them.

PERSONAL HEALTH BUDGETS IN STAFFORDSHIRE AND SHROPSHIRE

Personal Health Budgets are one way of helping people to be more involved in the decisions about their care. Our vision for Personal Health Budgets is that they will enable people to have greater choice, flexibility and control over the support they receive and how their healthcare needs are met.

In Staffordshire and Shropshire, we have adopted a seven step process to enable people to get a personal health budget. This booklet explains each step to help you prepare and be fully involved at all times if you decide a personal health budget is right for you.

Information and Advice

HOW CAN I USE A PERSONAL HEALTH BUDGET?

A personal health budget will give you more flexibility to choose the care you receive, meaning you can find creative solutions that may not have been available in the past. How you decide to spend your Personal Health Budget should be linked to a health need and an outcome in your Support Plan. The Support Plan is agreed between you and your local NHS Team. It helps you to choose your desired health and wellbeing outcomes. It includes information on how much money is available and how the budget will be managed. To find out how other people have used their Personal Health Budgets you can visit the NHS Choices website: www.nhs.uk/personalhealthbudgets

There are some things that you cannot purchase with a personal health budget, these are:

- Emergency or acute services, which are already provided by the NHS without charge
- The vast majority of primary healthcare services provided by GPs
- Anything illegal
- Gambling
- Debt Repayment
- Tobacco
- Alcohol
- Treatments that the NHS would not normally fund because they are not shown to be cost-effective

Budget Setting

Once you have decided to proceed with a personal health budget, the support planning process will commence. No definitive budget will be provided at this stage; however, any CHC budget already in place can be used as an indicative or provisional budget for the purpose of planning the support and care you have chosen. The final budget is not provided until the Support Plan has been approved by the CCG and the start date has been agreed.

WHAT IS A PROVISIONAL BUDGET?

A provisional budget is an estimate of how much money will be available to arrange the care and support to meet your health needs. It will take into account any unpaid care or support you receive from family, friends or voluntary organisations. It is not a fixed amount, or a target, but a guide to make it easier when you begin to plan the care and support you would like.

WHAT IF THE PROVISIONAL BUDGET IS NOT ENOUGH?

For most people the 'final budget' (the actual amount of money agreed in your Support Plan) will be higher or lower than the provisional budget. If it is clear at an early stage that the provisional amount will not be enough to meet your needs it may be adjusted. You will always be provided with the requisite care and support to meet your assessed health needs.

Support Planning

WHAT IS A SUPPORT PLAN?

Your Support Plan should describe how you want to live your life and how you will use your Personal Health Budget to obtain the support you need to do this. You will be fully involved in the support planning process at all times.

We have a standard support plan template that you may want to use; but it doesn't matter how your plan is presented - it's your plan and should make sense to you and the people, who support you. However, there are some key things that do need to be in your plan.

WHAT NEEDS TO BE IN THE SUPPORT PLAN?

A good support plan should cover the following seven areas:

What's important to you and what's important for you: A description of you as a person; your strengths, the activities you enjoy and the people and things that are most important to you. You should also explain what is important for your health and wellbeing. Ask yourself, what would I like other people to know about me?

What's working and what's not working: Think about how you would like your life to be and what needs to happen (and/or not happen) to make this possible; this may mean writing down the things that are working and which you therefore do not want to change and any changes you may wish to make to those aspects, which are not working. You should try and summarise this into personal outcomes - the differences, which having a personal health budget would make to your life.

You should describe **how you will be supported** to make these changes. This could include support you already have, but may mean thinking about the skills and qualities that you value most in the people, who support you. You can also include things you are able to do yourself and provide details of any unpaid support you receive to give a complete picture of how you will be supported.

When you have decided how you want your care and support to be provided, you should explain **how your budget will be spent and managed**. This should be a breakdown of what you will spend your budget on and the way, in which your budget will be managed, i.e. via direct payments, a third party or by means of a notional budget and who will be responsible for this (e.g. if a third party or a representative, will manage a direct payment on your behalf).

You will need to describe **how your support will be organised and managed**, any risks involved and how these will be managed. You may need a training plan, particularly if you are recruiting your own staff and want them to carry out healthcare tasks. There should also be a contingency plan, which states what needs to happen if something changes or problems arise.

You should include information on **how you will stay in control** of your life and any important decisions that are made in relation to your health care. You should explain who else is involved in making decisions and any help you need to make decisions.

Finally, you need to explain **what you will do to make this happen as an action plan**. This should cover the steps, which will be taken to set up your Personal Health Budget and to make the changes you've identified (your outcomes) as described in your Support Plan. This should include your ideal timeframe to achieve this and who will be involved in helping you (you should always make sure that the people you've listed as helping you have agreed to do so).

WHAT HELP IS AVAILABLE TO DEVELOP MY PLAN?

If you feel you would like some assistance with support planning, we can discuss the best options available to you. This help is often provided by someone called a support broker (or support planner) who has appropriate training and experience of developing Support Plans with people. A health professional should always have some involvement in the planning process.

You may have a plan that has been put together in the past, which can be updated, so you don't have to start from scratch. In all instances a health professional should sign off the plan to say that the care and support that will be set up will mean your needs are met effectively and safely.

Approving the Plan

HOW IS THE SUPPORT PLAN APPROVED?

Support Plans must cover the seven areas described above and follow the principles that all budget expenditure is lawful, likely to be effective and does not exceed the available budget.

Your plan will be approved by a member of the Continuing Healthcare Team and a representative from your local Clinical Commissioning Group. In exceptional circumstances some Support Plans will be referred to a Risk Enablement Panel before the Personal Health Budget can be approved. You will be fully informed throughout the process if this happens.

WHAT HAPPENS IF THE PLAN IS NOT APPROVED?

If your Support Plan is not approved, you will be informed of the reasons why and provided with advice on any changes that could be made to facilitate future approval.

It may be possible for some of your plan to be approved and begin immediately whilst other aspects are looked at again.

REASONS YOUR SUPPORT PLAN MAY NOT BE APPROVED

- If it's not personal and is written in very general terms.
- If it's not clear what you'd like to change about your life and what you would like to keep the same.
- If it's not clear what difference having a personal health budget will make to you.
- If it looks like what is planned would make your life worse.
- If there are not detailed plans for support and no clear risk management strategies.
- If the plan does not say how the money will be used or the costs are significantly more than has been agreed.
- It is not clear how your support will be managed, if it looks like you might not be safe and if it is not legal.
- If there are no contingencies in place.
- If it looks like others are making decisions for you when you are capable of making them yourself.

Managing the Budget

When you develop a support plan you should think about the most suitable way to manage the budget once it is up and running. The three main options are:

NOTIONAL BUDGET

You will know the total cost of your Personal Health Budget, but the care package will be arranged in the traditional way by the Continuing Healthcare team. This option would suit people who want greater control over their care package but do not feel they can manage a budget themselves.

DIRECT PAYMENT

You receive the money to purchase the care and support detailed in your Support Plan directly. You or a nominated representative can arrange and manage the services.

To receive a direct payment you will need to open a separate bank account and keep records of how you spend the money. The direct payment will be made every four weeks. If you have received a direct payment in the past it may be possible to use the same account for the Personal Health Budget rather than opening a new one.

THIRD PARTY BUDGET

A different organisation or trust holds the money for you and helps you to decide what you need. After you have agreed this with your local NHS team, that organisation then buys the care and support you have chosen and manages it on your behalf.

You may choose to have a mixture of the three options above, depending on the care and support you want to access with your Personal Health Budget. For example, only parts of your Personal Health Budget may require a direct payment whilst other elements can be managed as a notional budget or third party.

Setting up the Support

If you have chosen a direct payment, you will be expected to set up the care and support yourself. There are organisations, which can assist with this, particularly if you are employing your own staff. Even when someone else is arranging the support on your behalf you should have as much involvement in this as you like.

WHAT ARE THE BENEFITS OF EMPLOYING YOUR OWN STAFF?

It means you have more flexibility and control over your care. Your staff work for you - you can decide when they work and what you want them do. Before deciding to employ your own staff you may want to speak to someone, who already does this, to hear about their experience.

Becoming an employer can seem daunting, but there are organisations, which can support you with recruitment and running a payroll. You will be provided with assistance to find an appropriate organisation. Costs associated with this will be included in your Personal Health Budget. Any assistance you do need should be identified during the support planning process; but if you realise you need support later on this can be looked at then.

WHAT HAPPENS IF PERSONAL ASSISTANTS REQUIRE TRAINING?

When you create your Support Plan you should think about the skills and training needed in order to support you. This may be general training, such as health and safety, or specific tasks that relate to your healthcare needs. If you want clinical tasks, which have previously been carried out by health professionals, to be delegated to the Personal Assistants you employ, it must be clear how training will be provided. As an employer, you will be required to ensure that the competency of your staff is reviewed periodically.

There are some organisations, which can help you to arrange training for staff. There are also training courses available to people, who become employers, to enable them to become a good employer and to support their staff effectively.

RESPONSIBILITIES OF EMPLOYING YOUR OWN STAFF

When you choose to employ your own care staff it means you must register with HMRC (HM Revenue and Customs). You will also be responsible for managing, or arranging for a third party to support you to manage, the following:

- Running a payroll
- Recruitment of staff, including drawing up a job description, advertising, interviewing, checking references and arranging for DBS (Disclosure and Barring Service) checks (previously known as CRB checks)
- Contracts of employment for your staff
- Management of risk (both to yourself and the people you employ)
- Arranging adequate employer's liability insurance
- Training provision for your staff
- Health and safety issues
- A health and safety policy if you are employing more than five people



Review the Plan

WHAT IS THE PURPOSE OF THE REVIEW?

There are several reviews that will take place once you have a personal health budget. This includes reviewing your Support Plan, the management of the budget and your eligibility for Continuing Healthcare funding.

WHAT WILL BE INCLUDED IN THE REVIEW?

The first part of the review will be an assessment of your health needs to determine if you are still eligible for Continuing Healthcare funding. If your needs change, and you are still eligible, this may mean a change in the amount available for your Personal Health Budget.

You will then review your Support Plan, to see if you have achieved your personal outcomes and made the changes that you wanted to. If you haven't, then you should explore the reasons for this. You should celebrate successes even if they seem small. You may want to set new outcomes for the next 12 months and make other updates to your Support Plan. You will also look at how the management of your budget is working, particularly if you are receiving a direct payment. This will be to check that the money is being spent in line with what was agreed in the Support Plan.

Reviews of training and competencies of any staff that support you will be needed if you are employing your own staff. The timescales for training and reviews of competencies should be agreed in your Support Plan.

WHEN WILL A REVIEW TAKE PLACE?

You will have an initial review after three months followed by annual reviews. If your needs or circumstances change substantially, a review will be arranged at an earlier date. Any additional reviews that are agreed should be documented in your Support Plan.

Glossary of Terms

Term	What this means	Other terms that might be used
Actual Budget	The amount of money that is agreed when the Support Plan is approved.	Final budget
Brokerage / Support Broker	A service that identifies the care and support necessary to meet a person's needs. Brokerage can be done by voluntary organisations, private companies or a Support Broker. This may also include help with support planning.	
Carer	A person providing care who is not employed to do so by an agency or organisation. A carer is often a relative or friend looking after someone at home who is frail or ill; the carer may be of any age.	
Continuing Healthcare	NHS continuing healthcare is care outside of hospital that is arranged and funded by the NHS. It is only available for people, who need ongoing healthcare and who meet the eligibility criteria.	CHC, Fully-funded NHS Care
Direct Payment	A direct payment is one way of managing a budget. The person receives the money directly to arrange the agreed care and support.	
Individual Budget	A budget that includes funding from different sources but based around one Support Plan. This could include funding for healthcare, social care or education.	Joint budget, Integrated budget
Managed Account	A budget managed by a third party, where the person in receipt of the Personal Health Budget remains in control of how it is spent and arranging the care.	Holding account
Home Care	Paid care and support provided in an individual's home.	Domiciliary care
Notional Budget	A budget held by the NHS, which arranges the agreed services and support. The person still has a clear understanding of the budget available and will have been involved in developing the Support Plan.	Managed budget, virtual budget
Outcomes	The differences that the agreed care and support will make to a person's life.	
Personalisation	The process by which services can be adapted to suit an individual.	
Personal Assistant	A personal assistant is a person employed to provide someone with care and support in a way that is right for them. They can be employed directly by the individual or they can be arranged through an agency.	PA, Personal Care Assistant
Personal Budget	An amount of money your council makes available to help you meet your social care and support needs	
Personal Health Budget	An amount of money provided by the NHS to meet your assessed healthcare and support needs.	PHB
Provisional Budget	The amount of money identified at an early stage in the process to inform support planning. It is an estimate of how much money will be required to arrange the care and support required to meet an individual's assessed health needs and agreed outcomes.	Indicative budget
Self-directed Support	A change to the way the health and social care system operates to give you choice and control over the support you receive.	
Support Plan	A support plan describes what a person wants to change about their life and how they want to spend their Personal Health Budget to achieve their outcomes.	Care plan, Personal health plan
Third Party Budget	When an organisation, independent of the NHS and the person, holds some or all of the money on the person's behalf and supports the person to achieve the outcomes agreed in their Support Plan.	
Third Sector	Includes the full range of non-public, non-private organisations which are non-governmental and 'value-driven', i.e. motivated by the desire to further social, environmental or cultural objectives rather than to make a profit.	Community sector, Voluntary sector

Further Information

To keep up-to-date on personal health budgets please visit www.staffordshirecares.info or your local CCG website.

The guidance in this document covers the delivery of personal health budgets for people, who are eligible for NHS Continuing Healthcare in Staffordshire and Shropshire. It represents the work and processes that have been developed by the following organisations:

Cannock Chase CCG: www.cannockchaseccg.nhs.uk

East Staffordshire CCG: www.eaststaffsccg.nhs.uk

North Staffordshire CCG: www.northstaffsccg.nhs.uk

Shropshire CCG: www.shropshireccg.nhs.uk

Stafford & Surrounds CCG: www.staffordsurroundsccg.nhs.uk

Stoke-on-Trent CCG: www.stokeccg.nhs.uk

South East Staffs & Seisdon Peninsula CCG: www.sesandspccg.nhs.uk

Staffordshire and Lancashire Commissioning Support Unit: www.staffordshirelancashire.nhs.uk

Staffordshire County Council: www.staffordshire.gov.uk

For more information about recruiting and training your own care staff you can contact Carematch: <http://www.carematch.org.uk/> or Skills for Care: <http://www.skillsforcare.org.uk>.

Written by Matthew Oakley, April 2014 and revised January 2016

