

Understanding personal health budgets



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This leaflet will tell you about personal health budgets – what they are, why people with a long term health condition, staff in the NHS and the Department of Health think they could make NHS care better, and how to get more information.

The NHS is working on a lot of ideas to try to make it easier for you to get the NHS care that best suits you. Having a personal health budget is one of those ideas. The box opposite tells you about some of the others.

You may already know about direct payments and personal budgets for support from social services. Many people have said that being fully involved in discussions and decisions about their health and wellbeing makes them feel more satisfied and positive about the care and support they receive – and it does not cost any more than providing services in the normal way. So, we are trying a similar idea in the NHS.

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 are personal health budgets?



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 set 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, for example therapies, personal care and equipment. You will not be able to pay for emergency care and care you normally get from a family doctor. You are also 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.



We think personal health budgets could work in three ways, or a combination of them:

- 1. Notional budget.** No money changes hands. You find out how much money is available and 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.
- 2. Real budget held by a third party.** A different organisation or trust holds the money for you and helps you decide what you need. After you have agreed this with your local NHS team, the organisation then buys the care and support you have chosen.
- 3. Direct payment for healthcare.** You get the cash to buy the care and support you and your local NHS team decide you need. You have to show what you have spent it on, but you, or your representative, buy and manage services yourself.

Options 1 and 2 are possible now. Direct payments for healthcare are being tested in some areas of England.

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.
- If there is no pilot in your area, you can still speak to your local NHS team about how your needs can be met in another way that is more personal to you.



What is happening?

Personal health budgets will not be the answer for everyone but we do think they could be a good way to help some people to get the NHS care that is right for them.

We are running a “pilot” for personal health budgets. This means testing the idea with a small number of people in some areas of England to see if and how it works. When the pilot ends in October 2012, experts will look at what happens and help us decide what to do next.

The information we have so far about what people are buying includes therapies, personal care, respite, equipment and self-management courses.

Depending on what the experts say, by April 2014 everyone who gets NHS Continuing Healthcare will be able to ask for a personal health budget, including a direct payment for healthcare. In the longer term, our plans are that anyone who would benefit from a personal health budget will be able to ask for one.

Personal health budgets in action



David, from Nottingham, works part-time for his local council. He has paraplegia from the chest down and is in a wheelchair.

David has a personal health budget, which he manages with a direct payment for healthcare. He also has a personal budget for care and support from social services, which funds his personal assistants.

David developed ulcers on his legs, and the dressings need changing daily. A district nurse came every morning, but this delayed David going out to work. Using his personal health budget, David arranged for a nurse to train his personal assistants so they could change the dressings on his legs.

As David's personal assistants can change his dressings at any time, he can go to work when he needs to. The district nurse now comes for a weekly check.

David found that by making a simple change, he could make a big difference to his life. He says, "In using my personal health budget, I now have that extra freedom to do what I want to do."



Anita, from Hull, has the degenerative condition Huntington's Disease. Her mobility is affected and she often falls; she is unable to wash and dress herself; and she can't swallow. This means all Anita's nutrition has to be given through a feeding tube six times a day. Anita's husband Trevor was her only carer, and as she needs looking after 24 hours a day he had to leave his job.

After Anita was discharged from hospital following treatment for pneumonia, she was offered a personal health budget because of her continuing healthcare needs. Anita and Trevor decided to employ their own team of seven personal assistants at home, using Anita's personal health budget to get much-needed support.

The consistency of regular staff is important to Anita and Trevor and they feel in control. Anita has very complex health and care needs, but with the support from her personal assistants she is still able to enjoy going shopping, and on day trips.

Trevor says, "The professional help for Anita has not only dramatically improved her life, I feel it has also saved mine."

Questions about personal health budgets



Here are answers to some questions a lot of people have asked.

Who will have a personal health budget?

Personal health budgets are being tested with people who use mental health services and those with long term conditions. The first group to be able to ask for a personal health budget, from April 2014, will be people getting NHS Continuing Healthcare (100% health funding for long term care) because many of them told us they liked having more choice and control over managing their care.

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

If your local NHS is taking part in this work, it will set up local systems for making these decisions. These will depend on which groups of people it is working with and which services are included, so it might be a GP, a community matron, a community psychiatric nurse or another professional.

Can I have a personal social health budget as well as a personal budget for care and support?

Yes. If your local NHS team agree you should try a personal health budget, and you already have a personal budget for care and support from social services, you can ask them to combine this into one budget and plan for all your needs.



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.

More information



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

Talk to your local NHS team who help you most often with your care – this might be a care manager, or your GP. They should be able to help you find out if personal health budgets are being tested in your area. 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 primary care trust (PCT),
- go to the Department of Health websites:
www.dh.gov.uk/personalhealthbudgets and
www.dh.gov.uk/health/category/policy-areas/nhs/personal-budgets/, or
- write to: Personal health budgets team
The Department of Health
Richmond House
79 Whitehall
London SW1A 2NS
email: personalhealthbudgets@dh.gsi.gov.uk



NHS Choices helps people find reliable information about treatments, conditions and healthy living, and to comment on their own hospital experience: www.nhs.uk

To find out **all about choice**, go to:
www.nhs.uk/choiceinthenhs/yourchoices/allaboutchoice/pages/allaboutchoice.aspx

For more information about the **right to choose** where you get treatment, go to:

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

or ask your GP or PCT.

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 better quality of life:

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:

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

Your information and notes





If you find reading difficult, this leaflet is available in Easy Read format (ref.2900140).

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