

# Personal Health Budgets



For Continuing Healthcare Adults –  
London boroughs of Merton and Wandsworth

## What is a personal health budget?

A personal health budget (PHB) is an amount of money agreed by your local NHS team to support a package of care for someone with long term complex health needs. People eligible for NHS Continuing Healthcare (CHC) have a legal right to a personal health budget.

**NHS Continuing Healthcare** is a package of care provided outside hospital, arranged and funded solely by the NHS. An assessment is carried out to see if you are eligible for Continuing Healthcare. If you are eligible and are receiving your package of care at home the next stage is to arrange a care and support package which meets your assessed needs and a personal health budget.

A **personal health budget** is a way of personalising your care and support to meet your health and wellbeing needs. It is not new money but is a different way of spending existing health funding to meet your needs. The aim of a personal health budget is to promote independence, wellbeing and choice. It allows you to live your life in ways which best suit you.

## What can and can't it be used for?

You can use a personal health budget to pay for care you have been assessed as needing. This means that there's more choice about the kind of care you can pay for.

The personal health budget can be used for the purposes agreed as part of your care and support plan, which may include paying for a personal assistant or care worker to care for you at home, or help with activities like going shopping, therapies or to purchase a piece of equipment.

There are a number of exclusions that are outlined in regulations and include the following;

- ✗ alcohol, tobacco, gambling or debt repayment or anything that is illegal
- ✗ general household expenses
- ✗ emergency or urgent care
- ✗ primary medical services such as GP care
- ✗ NHS charges such as prescriptions or dental charges
- ✗ surgical procedures





# How to get a personal health budget?

Your eligibility for NHS Continuing Healthcare depends on your assessed needs, and not on any particular diagnosis or condition.

If you are eligible for NHS Continuing Healthcare and your care and support is provided at home, then this package of care will be managed as a personal health budget. We will identify an indicative budget for your care and then discuss and agree with you the outcomes that you wish to achieve with your personal health budget, and the options for how you would like the budget to be managed as described in the next section.

## Your personalised care and support plan

Your personal health budget will be based on your personalised care and support plan. This plan sets out your health and wellbeing needs, the outcomes you wish to achieve, the amount of money available to meet your needs and how it will be spent.



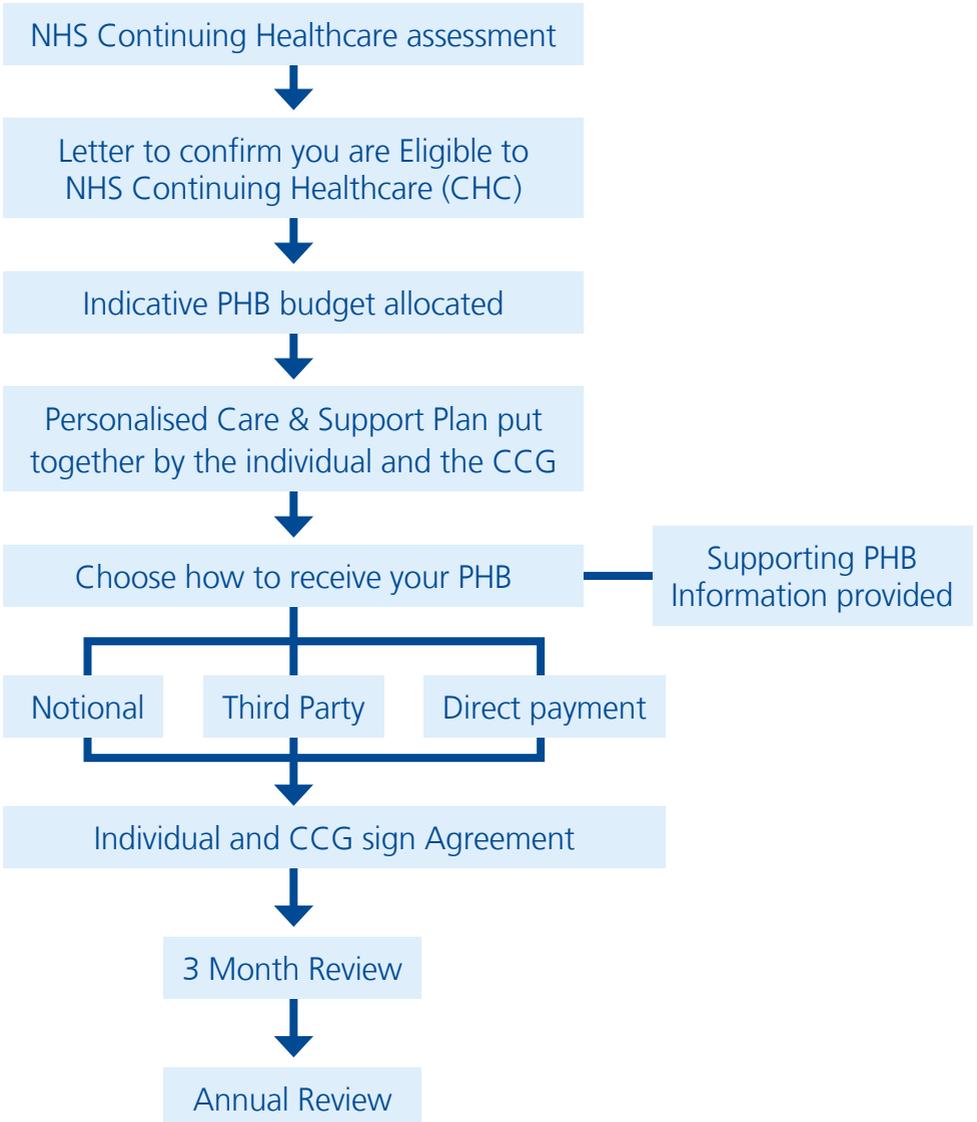
# Personal health budget options

Once the plan and budget has been agreed, the money in a personal health budget can be managed in three ways.

- 1 Notional budget** – Your NHS Continuing Healthcare team holds the personal health budget on your behalf and uses it to secure services based on discussions with you as agreed and set out in your personalised care and support plan. If you choose a notional budget, then no money changes hands. You find out how much money is available for your assessed needs and together with your NHS Continuing Healthcare team you decide on how to spend that money. They will then arrange the agreed care and support.
- 2 Third party budget** – You may decide to use a Third Party to assist you. They are an organisation legally independent of both you and the NHS and will employ personal assistants on your behalf. They can pay for and arrange the care and support agreed in your care and support plan.
- 3 Direct payment** – You may decide to receive the personal health budget as a direct payment made directly to you or an agreed representative on your behalf. You receive the money to buy the care and support that you and your NHS Continuing Healthcare team have agreed you need, in your care and support plan. You must show what you have spent it on, but you, or your representative, buy and manage the care and support yourself. There are Personal Health Budget support organisations that can help you manage your direct payment.

# Managing your personal health budget

Once you have decided which option suits you best, you and your local Clinical Commissioning Group sign an agreement and your personal health budget is set up. A review is carried out three months after the start of your personal health budget, with an annual review thereafter. The diagram below illustrates the personal health budget process.



## Contact details

If you would like to discuss personal health budgets then please contact the

**Continuing Healthcare Personal Health Budgets Team**, South West London Clinical Commissioning Group – Merton and Wandsworth

**Tel:** 0203 957 5053 / 0203 957 5057

**Email:** [swlccg.mertonandwandsworthchcphb@nhs.net](mailto:swlccg.mertonandwandsworthchcphb@nhs.net)

**Based at:** Royal Hospital for Neuro-disability, West Hill, Putney, London, SW15 3SW

## Further information

Further information on Personal Health Budgets and NHS Continuing Healthcare can be found at:

### **Continuing Healthcare – NHS**

<https://www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-continuing-healthcare/>

### **NHS Continuing Healthcare and NHS-funded Nursing Care – Public Information Leaflet**

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/770684/National\\_framework\\_for\\_CHC\\_and\\_FNC\\_-\\_public\\_information\\_leaflet.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/770684/National_framework_for_CHC_and_FNC_-_public_information_leaflet.pdf)

### **South West London CCG Personal Health Budget Policy**

<https://swlondonccg.nhs.uk/your-health/personal-health-budgets/>

### **South West London CCGs NHS Continuing Healthcare and Funded Nursing Care Choice and Equity Policy**

<https://swlondonccg.nhs.uk/wp-content/uploads/2021/06/SWLCCG-Healthcare-and-Funded-Nursing-Equity-Policy-June-2021.pdf>

### **What is a personal health budget – NHS England**

<https://www.nhs.uk/using-the-nhs/help-with-health-costs/what-is-a-personal-health-budget/>

### **Personal Health Budget FAQs – NHS England**

<https://www.england.nhs.uk/personal-health-budgets/what-are-personal-health-budgets-phbs/frequently-asked-questions-about-phbs/>