



# PERSONAL HEALTH BUDGET GUIDE



Giving  
**disabled children**  
a brighter future

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# What is a personal health budget?

A personal health budget is an amount of money given to you to support your health needs, which is planned and agreed between the recipient or their representative and the local CCG (Clinical Commissioning Group). The personal health budget is not new money but it may mean spending money differently, so that you can get the care you need.

The budget allows you to have more control over the management of the money spent on their health and wellbeing needs.

## How to get a personal health budget?

Adults receiving NHS continuing healthcare (NHS-funded long term health and personal care provided outside hospital) and children in receipt of continuing care are entitled to a personal health budget.

If you are eligible for a personal health budget than you will develop a care plan with your NHS team. The plan establishes:

- Your personal health and well-being needs
- The outcomes you want to achieve
- The amount of money in the budget
- How you are going to spend it?

## What can your personal health budget be spent on?

The budget can be used to meet the agreed health and wellbeing outcomes, which will be outlined in the personalised care and support plan. This can include therapies, personal care and equipment.

## What if you disagree with the amount you are offered?

Your plan should include what you can do if you disagree with something or if something goes wrong.

Speak to your NHS team or local SENDIASS if you are not happy with an outcome.

## What if your request for a personal health budget is refused?

You should be told why your request was turned down. If you wish to appeal this decision contact your local CCG (Clinical Commissioning Groups) or contact your local SENDIASS.

# Managing your personal health budget

- **Notional budget** - No money changes hands. You find out how much money is available for your assessed needs and together with your NHS team you decide on how to spend that money. They will then arrange the agreed care and support.
- **Third party budget** - an organisation legally independent of both you and the NHS (for example, an independent user trust or a voluntary organisation) holds the money for you, pays for and arranges the care and support agreed in your care plan.
- **Direct payment for healthcare** - you get the money to buy the care and support you and your NHS team agree you need. You must show what you have spent it on, but you, or your representative, buy and manage services yourself.
- A combination of all

## What is a direct payment?

Direct payments are cash payments made directly to the parent, the young person or their nominee, allowing them to arrange provision themselves. They must be set at a level that will secure the provision specified in the EHC plan.

Direct payments for health personal budgets require the agreement of a care plan between the CCG (Clinical Commissioning Groups) and the recipient.

Find out more about social care direct payment requirements by contacting your local SENDIASS.

# What happens if you over or under spend?

When your healthcare needs change this can affect your budget.

**If you have under spent**, your NHS team will discuss with you what happens to the money. It may be kept for your future healthcare needs, or returned to the CCG and allocated to other budget holders.

**If you have overspent**, contact your NHS team as soon as possible. No-one with a personal health budget will be denied healthcare. If you feel you need additional support than is agreed in your care plan, then those arrangements should be reviewed. You can request a review of your needs and care plan at any time. If you have spent your budget in ways that have not been agreed with your NHS team, you may be asked to repay it.

Find out more about personal health budgets here:

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