

Understanding Personal Health Budgets

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What is a personal health budget?

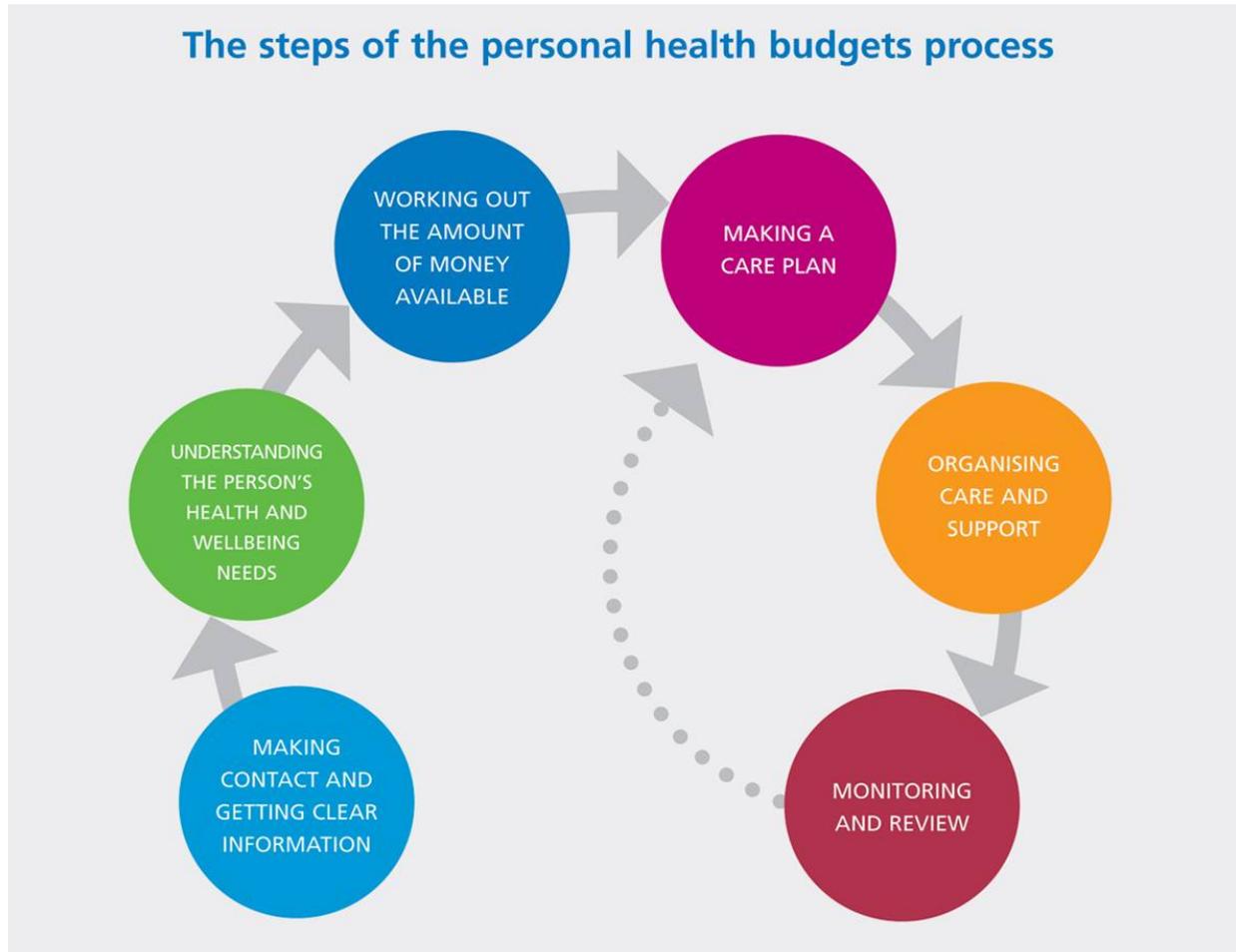
- ❑ A personal health budget is an amount of money to support a person's identified health and wellbeing needs, planned and agreed between the person and their local NHS team
- ❑ The vision for personal health budgets is to enable people with long term conditions and disabilities to have greater choice, flexibility and control over the health care and support they receive
- ❑ Personal health budgets offer the opportunity for people to work in equal partnership with the NHS about how their health and wellbeing needs can best be met
- ❑ Since October 2014, 56,000 people on the NHS Continuing Healthcare scheme have had the right to a personal health budget

The essential parts of a personal health budget

The person with the personal health budget (or their representative) will:

- Be able to choose the health and wellbeing outcomes they want to achieve, in agreement with a healthcare professional
- Be enabled to create their own care plan, with support if they want it, and the right information to make decisions
- Be able to choose how their budget is held and managed, including the right to ask for a direct payment
- Know how much money they have and be able to spend the money in ways and at times that make sense to them, as agreed in their plan

Steps of the personal health budgets process



National pilot programme

- ❑ Three-year pilot programme from 2009 to 2012 tested out personal health budgets in the NHS, involving 70 PCTs (now CCGs) in England
- ❑ Over 2,700 people in the pilot: including people with a range of long term conditions
- ❑ People in receipt of NHS Continuing Healthcare, many of whom previously received personal budgets in social care, were a key group
- ❑ The pilot drew to a close in October 2012

Evaluation of pilot schemes

In-depth study with twenty of the pilot sites explored how best to implement personal health budgets, and who will benefit most.

The evaluation found that:

Peoples' quality of life had improved

70% of people with a personal health budget felt improvements in their care related quality of life, health and psychological well being

56% of carers of people with personal health budgets felt it had a positive effect on their personal wellbeing

People appreciated the increased choice, control and flexibility of the personal health budget

Evaluation of pilot schemes

The amount of times people had to attend hospital decreased overall

- The cost of inpatient care was significantly lower for the personal health budget group.
- A more positive effect was seen where sites provided a degree of flexibility as to what services could be purchased and provided greater choice as to how the budget could be managed

Care and Support planning

Good, person-centred care and support planning is at the very heart of making personal health budgets work well.

- Developed by an individual in partnership with their healthcare professional
- The care plan sets out how a person's budget will be spent to enable them to reach their health and wellbeing goals
- Personal health budgets promote a shift in power and decision making to enable a changed, more effective relationship between the NHS and the people it serves. The personal health budget planning process is not simply a document - it is an active, ongoing relationship and dialogue
- The process of support planning should start with an indicative budget already identified. At this stage the budget is purely indicative - it's not the final 'deal' but the experience of the pilot programme demonstrated that knowing what's available up front is important in shaping the discussion and understanding the opportunities

Care and Support planning

- There should be flexibility about who is involved in the process. It could be led by a health care professional, but the person or their family should be asked who they would like to be there
- The process should explore what the individual needs in their life - this will include an assessment of their health and care needs but move beyond about understanding the 'disabilities' - it's about the whole person: their strengths, their preferences, their hopes and expectations
- Support planning should focus on identified outcomes, and leave room for creative thinking about how to meet those outcomes. The process should enable people to take risks and needs to outline how all involved will manage risk and identify contingencies

Planning and managing the money

CARE PLAN

At the heart of a personal health budget is a care plan, developed by an individual in partnership with their healthcare professional.

Notional budget:
the money is held
by the NHS

Third party budget:
the money is paid to
an organisation that
holds the money on the
person's behalf

**Direct payment
for health care:***
the money is paid to
the person or their
representative.

*IN APPROVED AREAS OF ENGLAND



What is a Notional Budget

- The money continues to be held by the NHS, but the person has a clear understanding of the amount of money allocated for their care and support
- The person has been fully consulted and involved in developing a care plan that is responsive to their personal needs and preferences, and money is spent in line with that care plan and reviewed accordingly
- The NHS arranges and pays for the agreed services and supports, including the employment of care and support staff, through its usual contracting processes with providers
- This is closest to status quo

What is a Third Party Budget

- Where a third party budget is used, an organisation independent of both the person and the NHS holds some or all of the money on the person's behalf, and supports them to achieve the outcomes agreed in their plan using the available budget
- Using a third party budget will incur costs, which will either be met separately by the NHS or added to the person's personal health budget so they can pay the third party
- The structure and processes within a third party budget can act as a financial safeguard. They should be transparent and provide a clear record of decision making processes and outcomes. This can help NHS bodies meet their legal responsibility to ensure public money is used properly and for the purpose of meeting a person's health outcomes
- The organisation may provide other services that are charged to the budget

What is a Direct Payment for Health Care?

- ❑ With a direct payment, money identified for the personal health budget is transferred to the person, who then purchases the services and support they want in line with the agreed care plan
- ❑ The care plan should set out the health needs the direct payment is to address and what outcomes are to be achieved
- ❑ Direct payments for health care must be paid into a separate bank account used solely for that purpose. A personal health budget can be paid into the same account as another personal budget a person may have, for example their direct payment for social care
- ❑ Direct payments for health care can be given only to a person who consents, or who consents to a nominated person receiving direct payments on their behalf. If they do not have the capacity to consent, direct payments can be given to their representative (e.g. a person with a lasting power of attorney – health and welfare) if they consent on the person's behalf

Responsibilities of a Direct Payment

- ❑ As well as giving people more control and independence, direct payments carry greater responsibilities for people than traditionally commissioned health care
- ❑ The person receiving the direct payment for health care (or, if they have one, a nominee or representative) will be responsible for the way the money is spent. If they use the money to employ people, they will also be taking on additional responsibilities as an employer
- ❑ There are also increased responsibilities if they enter into contracts with a provider organisation

Spending the budget

- An individual with a personal health budget will be able to spend it on a range of things to help them meet their goals
- For example therapies, personal care and equipment – this can vary per area
- People will not be able to pay for emergency care and care they normally get from a family doctor
- Not allowed to spend the money on gambling, debt repayment, alcohol or tobacco, or anything unlawful

Potential For Integrating Health and Social Care

- The same personal assistant team can provide both health and social care tasks
- Managed accounts – it doesn't matter where the funding comes from
- Support planning can take into account health and social outcomes

Any Questions?

Further information can be found at:

www.personalhealthbudgets.england.nhs.uk

or

www.homecaredirect.co.uk/personal-health-budgets

Thank you for your time and
attention

