



Continuing Healthcare

# Personal health budgets

## What you need to know

# What is a personal health budget (PHB)?

A personal health budget is an amount of money paid to you by the NHS to meet your health and wellbeing needs. You will be able to use your budget for a range of things to help you meet your health and wellbeing goals.

In Oxfordshire we are offering personal health budgets to people who are eligible for fully-funded NHS continuing healthcare. There are three ways to hold a personal health budget:

### Direct payments

You receive funds to buy the care and support you and your healthcare manager agree you need. You hold these funds in a separate bank account and control how the money is spent.

### Why choose a direct payment?

- With a direct payment you have control over how much you pay for the care and support you receive.
- You can employ and pay your own carers, with help from a payroll company if you wish.
- You do not need to manage the budget on your own - you can receive your direct payment through an independent organisation who will be responsible for managing the budget on your behalf.

## A notional budget

You do not get any funds directly paid to you, but your healthcare manager will tell you the budget available to meet your needs.

You and your healthcare manager will plan for the care and support you want and your healthcare manager will arrange this on your behalf.

### Why choose a notional budget?

- You will have your say in how the money allocated to your care and support is used but you will not have any responsibility for paying for the services you receive.
- All your care and support will be purchased and managed through Oxford Health NHS FT.



## A budget held by a third party

The funds are paid to an organisation who hold the budget on your behalf.

### Why choose a budget held by a third party?

- Your chosen third party will directly employ carers on your behalf and manage all aspects of your personal health budget.
- You will still make all the decisions about how your budget is used, including who works for you and what they do.

### What does this mean for me?

People who are eligible for NHS continuing healthcare will have much more say over how their health and wellbeing needs are met.

We can work with you to transition your existing services to a personal health budget.

If you are receiving direct payments through social services, you may be able to transfer to a personal health budget with minimal or no disruption to your current arrangements.

If you do not wish to have a personal health budget, continuing healthcare will purchase services on your behalf, to meet your healthcare and wellbeing needs.

## Will it affect my benefits?

Personal health budgets are not a welfare benefit and are not part of the government benefits system. This means they are not taken into account when calculating your benefits entitlement. Personal health budgets are given in order to meet health and wellbeing needs and cannot be spent for any other reason.

Oxford Health NHS FT has a duty to ensure that payments are being used in the ways agreed with your healthcare manager and as documented in your support plan.

They are also entitled to recover any money that is not spent appropriately. Whatever form of personal health budget is used, the assessment and review process for NHS continuing healthcare remains the same.

## How does it work?

There are four key steps to meeting health and wellbeing needs when using a personal health budget system:

### **1. Care and support needs identified**

Your healthcare manager will ask you questions to find out what you need for your health and wellbeing.

### **2. Budget allocation**

Your assessment of needs is used to calculate an indicative budget. An indicative budget is an estimate of the money needed to meet your health and wellbeing needs.

### **3. Support planning**

Your healthcare manager or a support planner (broker) will help you decide how best to use the personal health budget to meet your needs.

You will be able to talk about the things that matter to you and that matter for your health. This will include your choice of how care is delivered.

This is written in a support plan which both you and your healthcare manager must sign.

### **4. Using your budget**

Your final budget is agreed when you and your healthcare manager are happy with how your care and support needs will be met.

While it can take some time to get your personal health budget, we will make sure that this doesn't cause a delay in your needs being met and an interim care package may be offered.

Your care and support needs, and your budget, will be reviewed regularly.

## Contact the team

If you have any questions or concerns please do not hesitate to contact us.

Continuing Healthcare Team  
Abingdon Community Hospital  
Marcham Road  
Abingdon  
Oxfordshire  
OX14 1AG

Telephone: 01865 904 519

## Concerns and complaints

We aim to provide you with a high quality service at all times. However, if you have any concerns, complaints or comments about your experience of our service then please tell a member of the continuing care team or contact the PALS and complaints team on freephone 0800 328 7971.

If you need the information in another language or format please ask us

Nëse ky informacion ju nevojitet në një gjuhë apo format tjetër, ju lutem na kontaktoni

আপনি যদি এই তথ্যাদি অন্য কোন ভাষায় বা মাধ্যমে (ফরম্যাট) পেতে চান  
তবে দয়া করে আমাদেরকে বলুন

જો તમને આ માહિતી બીજી ભાષામાં અથવા બીજા આકારમાં જોઈએ, તો કૃપા કરીને અમને પૂછો  
यदि आपको यह जानकारी किसी दूसरी भाषा या आकार में चाहिए हो तो कृपया हम से संपर्क

若您需要本信息的另一种语言或格式的版本文本，请与我们联系

नेवत तुवतुं टिव नानवली विसी दुनी ब्रामा नं नवल विस चारीसी वहे उं वितथा वत वे सतुं पुहे

اگر آپ کو یہ معلومات کسی دوسری زبان میں یا کسی دوسرے طریقے سے درکار ہوں تو برائے مہربانی ہم سے پوچھیں۔۔

Oxford Health NHS Foundation Trust  
Trust Headquarters  
Warneford Hospital  
Warneford Road  
Headington  
Oxford  
OX3 7JX

Switchboard 01865 901 000  
Email [enquiries@oxfordhealth.nhs.uk](mailto:enquiries@oxfordhealth.nhs.uk)  
Website [www.oxfordhealth.nhs.uk](http://www.oxfordhealth.nhs.uk)

Continuing Healthcare is part of our Older People Directorate.