All about personal health budgets
Getting the healthcare you need
The National Health Service (NHS) has written this leaflet.

This leaflet talks about personal health budgets and tells you:

- What a personal health budget is
- Why we think they could help people
- how some people use their personal health budget
- how to find out more
The NHS has a lot of ways to make it easier for you to get the best healthcare for you. A personal health budget is one of these.

A personal health budget is money to pay for your healthcare. At the centre is your care plan, which helps you decide your health goals together with your local NHS team.

This means:

- you agree the best way to spend the money with your local NHS team. This could be your nurse, doctor or care manager.
• you have more say about your healthcare

• you know how much money there is for your healthcare

Some people already get a personal budget to pay for support from social services.

Now personal health budgets work in a similar way.
How personal health budgets work

You must spend the money on things in your care plan that keep you healthy and safe.

The local NHS has to agree that these things support your health.

If things are working well at the moment, you do not have to change them.

But a personal health budget means you can change things if you want to.
Personal health budgets can work in 3 different ways, or a mixture of them:

1. Notional budget

We tell you how much money there is for your care.

You say how you want us to spend the money. If your local NHS team agrees this meets your needs they arrange the care and support for you.

2. Real budget held by a third party

An organisation, like a charity, looks after the money for you and helps you spend it. They are called the third party.

If the local NHS agrees with how you want to spend your money, the organisation buys the care and support for you.
3. Direct payment for healthcare

We give you the money to buy and manage your own healthcare and support.

Your local NHS team must agree that this meets your needs.

You have to tell us what you spend the money on.
As long as you agree your care plan with your local NHS team, you can use the budget for most types of healthcare and support.

You can use the budget for things like:

- personal care
- doing things that help you keep well
All about personal health budgets

Getting the healthcare you need

You cannot use a personal health budget to pay for:

- emergency health services
- services you normally get from your family doctor
- things that are not legal

You can use a personal health budget to pay for:

- equipment to help meet your health needs.
paying back money that you owe other people

- gambling

- alcohol and tobacco.

Your NHS team will have rules about what should be in your plan. They should tell you these before you write it.
Important things about personal health budgets

- this is still the NHS. So no one will have to use their own money to get the NHS care they need

- services you get using your personal health budget should work well and be safe

- using the services should be a good experience

- personal health budgets should help all people get the best services from the NHS. They should not make things worse for anyone
• you do not have to use a personal health budget if you do not want to

• you should have as much control over decisions as you want

• organisations that provide your healthcare and social care should work with you and with each other to give you the best possible service

• if you are not able to have a personal health budget, you can still ask your local NHS team about different ways they could support your needs in a way that suits you.

Personal health budgets are starting up slowly to help people with disabilities or illness which last for a long time.
We tried out personal health budgets with a small number of people in some parts of England.

We found out that people’s lives got better and people went to hospital less often.

Personal health budgets seemed to help people more if they needed a lot of help with their health.

Because of this the Government said that everyone who gets a type of support called NHS Continuing Healthcare will be able to ask for a personal health budget, including a direct payment. NHS Continuing Healthcare is for people who need a lot of help because of their health, and their health changes a lot.

After that, we hope anyone who could get better care with a personal health budget will be able to ask for one.
How some people use their personal health budget

David

David uses a wheelchair and has a personal assistant to help with things he cannot do for himself.

His legs were very sore and a nurse had to come and put new bandages on them every day. David was often late for work because he had to wait for the nurse.

David used some of his personal health budget to get his personal assistants trained to change his bandages any time he needs them to.

This means David has more freedom and can go to work when he needs to.
Anita

Anita has a disease that means she needs someone to care for her 24 hours a day.

She is fed through a tube 6 times a day and her husband gave up work to care for her.

Anita uses her personal health budget to pay for a team of personal assistants to look after her at home.

This means she is always cared for by people who know her and understand her needs.
Who can have a personal health budget?

People who get a kind of health service called ‘NHS Continuing Healthcare’ can ask for a personal health budget. NHS Continuing Healthcare is just for people who need a lot of help because of their health. Their health changes a lot.

Local NHS groups will be able to offer a personal health budget to anyone they think it would help.

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

Your local NHS will work out how to make these decisions in your area.
You should always be told how much money you will have before you start planning the things you could spend it on.

**Can I have a personal health budget as well as a personal budget from social services?**

Yes. You can ask them to put this together into 1 budget so you can plan for all your needs.

**Will I have to manage my own care?**

You will not have to do everything on your own.

You and your family or carers will agree a care plan with the NHS.
This will say how you will spend your budget to keep you healthy and safe.

**What happens if something goes wrong or my needs change?**

If your health changes or your plan is not right for you, you can look at it with your local NHS team and change things.

You will always get NHS care in an emergency.

You can go back to having NHS care like you did before if a personal health budget does not work for you.

**Will I have to pay towards my healthcare if I can afford it?**

No. There should be enough money in your personal health budget to pay for the care you need.
Talk to the person who helps most with your care and support.

This might be your care manager or a nurse.

They can talk about personal health budgets with you.

If you have more questions or would like more information please:

- talk to your local NHS team
- look at the following websites:

**NHS Choices**

This website helps people get good information about illness and treatment and you can talk about your own experiences:

www.nhs.uk
www.nhs.uk/personalhealthbudgets
NHS Continuing Healthcare
You can find out more about NHS Continuing Healthcare here:

www.nhs.uk/chq/pages/2392.aspx

Information prescriptions
This is a quick and easy way to provide information about different health problems and local services:

www.nhs.uk/ipg/Pages/IPStart.aspx

Peoplehub
The peoplehub website is a good place to talk with other people who have a personal health budget and their families:

www.peoplehub.org.uk
# NHS complaints information

If you are unhappy with your NHS service contact:

**Midlands & Lancashire CSU**  
Customer Care Team  
Jubilee House, Lancashire Business Park, Leyland PR26 6TR  
**Telephone:** 01772 214200  
**Email:** customer.care@lancashirecsu.nhs.uk

### CCG Contact Details

<table>
<thead>
<tr>
<th>CCG Name</th>
<th>Telephone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blackburn with Darwen CCG</td>
<td>01254 282000</td>
<td><a href="mailto:customer.care@lancashirecsu.nhs.uk">customer.care@lancashirecsu.nhs.uk</a></td>
</tr>
<tr>
<td>Chorley and South Ribble CCG</td>
<td>01772 214 200</td>
<td><a href="mailto:enquiries@chorleysouthribbleccg.nhs.uk">enquiries@chorleysouthribbleccg.nhs.uk</a></td>
</tr>
<tr>
<td>East Lancashire CCG</td>
<td>01282 644700</td>
<td><a href="mailto:customer.care@lancashirecsu.nhs.uk">customer.care@lancashirecsu.nhs.uk</a></td>
</tr>
<tr>
<td>Fylde and Wyre CCG</td>
<td>01253 306305</td>
<td><a href="mailto:enquiries@fyldeandwyreccg.nhs.uk">enquiries@fyldeandwyreccg.nhs.uk</a></td>
</tr>
<tr>
<td>Greater Preston CCG</td>
<td>01772 214 200</td>
<td><a href="mailto:enquiries@greaterprestonccg.nhs.uk">enquiries@greaterprestonccg.nhs.uk</a></td>
</tr>
<tr>
<td>Lancashire North CCG</td>
<td>01524 519369</td>
<td><a href="mailto:info@lancashirenorthccg.nhs.uk">info@lancashirenorthccg.nhs.uk</a></td>
</tr>
<tr>
<td>West Lancashire CCG</td>
<td>01695 588000</td>
<td><a href="mailto:info@westlancashireccg.nhs.uk">info@westlancashireccg.nhs.uk</a></td>
</tr>
</tbody>
</table>