

# ***Personal Health Budget Information Guides***



Information Guide 4:

**Top tips  
for personal  
health budgets**

## Who, and what, are these information guides for?

*This series of guides aims to provide realistic and useful information about personal health budgets, so that people are better equipped to ask relevant questions and make the choices that are right for them about their health and well-being. The guides are intended for individuals and families who want to know more and who are considering having a personal health budget, and may also be useful for professionals.*

*People and families interested in having a personal health budget may be considering this option for a whole range of different reasons. A person may have a changing health condition or a change of circumstances. Often people are living with complex health conditions and may want more choice and control in their care and support.*

*The organisations responsible for local implementation of personal health budgets are Clinical Commissioning Groups. There are currently 135 of these across the country, all with unique histories and different ways of doing things. Each is responsible for responding to the varied needs of their local population.*

*Peoplehub have created these information guides because our lived experience is that personal health budgets, when done well, can make a huge positive difference in people's lives. We've also found that things go more smoothly when people are well-informed about what is and isn't possible, and aim to work together with their local health team.*

**This fourth guide in the series provides some ideas and tips for getting and managing a personal health budget, and for working with the health professionals who are supporting you. The tips are fairly general and are best read alongside the earlier information guides.**

## 1. Get informed

### Information is power.

Not everyone fully understands what a good personal health budget looks like and some people misunderstand what is possible. The best way to get a solid understanding about personal health budgets is to access reliable information from a range of sources e.g. NHS England, peoplehub, your local Clinical Commissioning Group and other personal health budget holders.

People sometimes feel confused when they have read the national policy on personal health budgets and then experience the local interpretation of that

national policy. Please bear in mind that it is largely local decision-making that will determine your experience of a personal health budget.

### It can be useful to find out:

- About personal health budgets: what can they do, who can get them, would they suit you? Read these guides, access websites especially [www.peoplehub.org](http://www.peoplehub.org) and the NHS England personal health budget pages. If you have time, it's well worth reading Vidhya Alakeson's book "Delivering Personal Health Budgets" (2014).
- How your local NHS works including the name and area covered by your local Clinical Commissioning Group. In particular, find out anything you can about how your local CCG provides personal health budgets and their decision making processes.

- Who is eligible for a personal health budget, both nationally and in your local area.
- What services are offered by the NHS to people with similar health conditions to your own. See if you can find out if people with your health condition are being offered personal health budgets in your area.

Do remember that the NHS meets recognised "health needs" but not necessarily everything you might assume. Personal health budgets do not bring extra resources with them. They are the same money that would have been used to meet your recognised health needs, just used differently. So, although they can make things much better for individuals by bringing increased choice and control, this does not mean they are the panacea for all our health issues.



## 2. Get support

### Talk to others.

- Is your Clinical Commissioning Group able to put you in touch with personal health budget holders in your local area? Before you contact others, think through at least a bit about what you want to know. With any luck, things will emerge in conversation and as you learn more,

you should become clearer about what you'd like to ask. For example, what difference did it make in their life? It's important to ask about your concerns. What is it that you are most worried about? It might help to write things down before you meet someone for the first time.

- Who else is around who can help? Sometimes there is a local Centre for Independent Living or a similar "user-led" organisation that has expertise in supporting people with personal health budgets. Sometimes there are personal health budget brokers. Peoplehub has a community of people with lived experience in our Facebook group which you can join.

- The best way to make the most of your personal health budget is by seeing what others have done with theirs and how they have overcome problems. You can get ideas, inspiration and support, you can solve problems together and you can begin to see that no matter how tough life is, someone else has often been there too.
- There is a growing number of personal health budget holders across the country. By taking the initiative, seeking out others and connecting with them you are not only helping yourself, but you are also helping to build a movement that helps everyone.

### 3. Use the evidence

Having evidence to support you in any requests can be extremely helpful. Use what other people have proven to work well where you can.

- There are case studies available on NHS England's website (see the Further Reading section at the end of this guide for the links).
- Become familiar with the relevant research on personal health budgets. There is an excellent summary called "How to get Good Results; key learning from the evaluation" which you will find on the peoplehub website.

### 4. Know what good looks like

...and what you can reasonably expect.

- The 6 key features of personal health budgets (see Guide 1 - An introduction to personal health budgets) are measures of quality. In order for a personal health budget to be counted as a personal health budget, it must meet those 6 criteria as a minimum.
- The document "Guidance on Direct Payments for Healthcare: Understanding the Regulations" (2014) NHS England – see Further Reading for the link - is incredibly useful in terms of understanding the guidance and regulations.

### 5. Take time to consider

Think about what you want to achieve.

- The critical and most life-changing aspect of personal health budgets is often the process of care and support planning. Personalised care and support planning is intended to put you and your life at the centre of your own plan. We describe it in more detail in Guide 2 - Care and support planning for personal health budgets. Even before you start writing your plan, it's useful to familiarise yourself with the approach and start thinking about where you want to get to with the help of a personal health budget.

- Think especially about your health needs; the things that are essential to help you to stay as healthy as you can, done in a way that you feel comfortable with and which you believe a personal health budget might help with. If you begin to take this approach early in your journey, this will help you decide if a personal health budget is for you; and it may also help in your discussions with health professionals.
- In particular, make the connection between your health need and what it is you are proposing to buy with your personal health budget. You need to be clear about how this particular purchase will help. Also, be prepared to talk about the risks involved if you are not able to make the particular purchase.

- Draft out your care and support plan BEFORE choosing how to manage your budget. This is because it's only when you have a thorough understanding of how you want to use your budget and what needs to be in place to make this happen, that you will be in the best position to make a fully informed choice.
- Weigh up your options for managing your budget. Be realistic about what responsibilities you are comfortable to manage, whether by yourself or with support, and how any support should work for you. Direct payments work well for many people, but can be a lot of work to manage. Third party budget options may be limited locally, but also work well for many people. You shouldn't feel pressured into any of the options.



**Don't simply focus on the money.**

- The care and support planning process encourages you to think about your own skills and experience; those of others in your life who love or care about you; and the resources on offer in your local community, such as colleges, leisure or fitness centres, shops, community centres, voluntary groups, libraries, churches, temples or mosques.

## 7. Keep things under review

- It is really important that you and the health professionals who support you keep things under review, especially in the early days and weeks of your personal health budget - but in the longer term too. You cannot possibly anticipate everything that might happen. Things may be simpler than you thought or more difficult; your health condition may change; a third party arrangement may not work out.

- Your health professionals will have their own reporting and review arrangements, which may demand additional information. In any event, if you feel you need a review, or if things change in any way, you should not be afraid to ask for a meeting. It is in everybody's interests to keep up to date and to make sure your personal health budget is working for you.
- Be honest about how things are going. If a support service you are using isn't working out, you can look at other ways to source that support. Nothing is set in stone and personal health budgets should be flexible, within reason.

## 8. And finally...

**If you run into problems consider your options. Don't despair.**

- This is really important. All through this set of guides we have been stressing the need to make connections, especially with others who are using a personal health budget. If you run into difficulty this is where others can help with support and advice. Other people will almost certainly have had similar experiences, either in your local area or elsewhere: so connect, ask questions and keep going.

## FURTHER READING

**This is the fourth guide in a series of information guides about personal health budgets.**

**The other guides are:**

- 1 – An introduction to personal health budgets
- 2 – Care and support planning for personal health budgets
- 3 – Choosing how to hold a personal health budget

Available from [www.peoplehub.org.uk](http://www.peoplehub.org.uk)



Peoplehub's Resources

<http://www.peoplehub.org.uk/resources>

Peoplehub's Facebook Group

<http://www.facebook.com/groups/thepeoplehub>

Case Studies

<https://www.england.nhs.uk/personalisedcare/evidence-and-case-studies/>

<https://www.england.nhs.uk/personalisedcare/upc/comprehensive-model/case-studies/>

NHS England's personal health budget pages

<https://www.england.nhs.uk/personal-health-budgets/>

Guidance on Direct Payments for Healthcare: Understanding the Regulations (2014) NHS England

<https://www.england.nhs.uk/wp-content/uploads/2017/06/guid-dirtc-paymnt.pdf>