

◆ Managing the direct payment funds

You need to sign an agreement that you will manage the NHS money you receive to meet your care and support and use it as agreed in your care and support plan. You are required to retain and supply monthly records of what and how your direct payment has been spent. This is to ensure your health and wellbeing needs are being met, as recorded in your care and support plan and that NHS funds are being used appropriately.

**What happens if you underspend, or overspend, your budget?**

There are likely to be times when your healthcare needs change and this may affect your budget.

If you have underspent, your NHS team will discuss this with you to ensure your needs are being met and understand the reasons. You are only able to retain 2 weeks underspent money in your account. If you need money and it has been agreed with your NHS team, a faster payment can be made into your account.

If you have overspent, contact your NHS team as soon as possible. No-one with a personal health budget will be denied healthcare, but any changes must be agreed with your team. If you feel you need additional support than is agreed in your care and support plan, then those arrangements should be reviewed and agreed.

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.

Remember if you decide to have a direct payment, you will be supported by your NHS team and a direct payment support service.

**What a direct payment cannot be used for?**

- Tobacco, alcohol, gambling, debt repayment or anything illegal.
- GP appointments or emergency health care that should be free.
- Payments to family members (unless agreed under exceptional circumstances)
- Services from unregistered professionals who are not registered with the right professional or regulatory body.

*To find out more about personal health budgets read our other 5 leaflets.*

*Visit the Nottingham and Nottinghamshire website <https://nottscg.nhs.uk/>*



**Nottingham and Nottinghamshire**  
Clinical Commissioning Group

# Personal Health Budgets:

Managing your personal health budget:  
Direct Payments

**Information leaflet for anyone receiving a personal health budget on the options to manage it including information about a direct payment**

Leaflet 3 of 6

## This leaflet explains the options to manage a personal health budget and providing greater information on the option of a direct payment.

A personal health budget is an amount of money to support your health and wellbeing needs, which is planned and agreed between you (or someone who represents you), and your local NHS team.

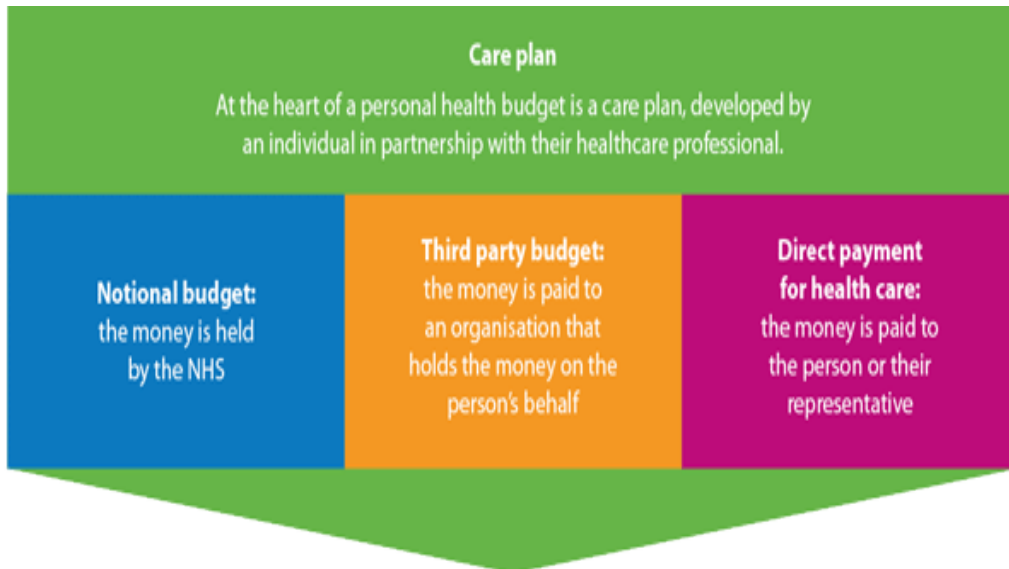
A personal health budget allows you to manage your healthcare and support such as treatments, equipment and personal care, in a way that suits you.

*For more information please read leaflet1.*

### How can my personal health budget be managed?

There are three ways you can manage the budget:

1. **Notional Budget:** This method means any services or care you require will be paid for directly by your NHS team.
2. **Third Party Budget:** This method means a separate organisation will hold your budget for you and pay for any required care or support services. This method is particularly useful if you wish to use a personal assistant or other care and support staff. *For more information on employing personal assistants please see leaflet 4.*
3. **Direct Payment:** This method means you receive cash payments onto a pre-paid card or into a managed bank account.



A direct payment means 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. The rest of the leaflet gives you more detailed information on what this involves.

### What are the benefits of a direct payment?

There are many benefits of having a direct payment:

- ⇒ More control of how your needs are met compared to a notional personal health budget
- ⇒ More flexibility and choice of services/providers available to you.
- ⇒ Allows you to become an employer and recruit your own personal assistant/s.

### How is a direct payment paid?

There are two ways to receive the money to pay for the care and support you need with a direct payment:

1. **Pre-paid Card:** A pre-paid card looks similar to a bank card and has your personal health budget paid into it every 4 weeks. You can use this card to pay the care and support that have been agreed and written in your support plan.
2. **Managed Bank Account:** A direct payment support service provider (DPSS) opens a bank account on your behalf and receives your personal health budget into the account. This account is managed by the DPSS on your behalf and they ensure that the money is used to buy what is written and agreed in your care and support plan.

### What are the responsibilities of a direct payment?

Choosing a direct payment comes with additional responsibility:

- ◆ Organising the care and support agreed in your plan

You will be responsible to arrange your care and support, for example, arranging an agency, or employing your own staff, purchasing and servicing equipment. Your NHS worker will give you all the information and advice you need.

If you want to employ a personal assistant we encourage you to have support from a DPSS to help you. Many people find this support very satisfying and gain confidence over time. You will also need to plan for when things change, such as, your personal assistant goes on holiday or off sick.