What if I spend my Personal Budget on something it was not meant for?

You may have to pay the money back and the council might refuse to give you a Personal Budget in the future.

We may ask the police to investigate anything if we think it could be fraud. To avoid these situations the council will ask you to keep a record of your spending.

Do I have to keep records?

Yes. If you receive any form of cash payment you are expected to keep records to account for the money that has been spent and to show spending is in accordance with assessed needs. Your care coordinator will discuss further with you how this works.

Do I have to pay towards my care costs?

For all people with eligible social care needs, the council will undertake a financial assessment of your income and savings and you may be asked to make a financial contribution towards your final allocation. Once this has been done you will be told how much your personal budget will be from the council. This is because Social Care support is not free for everyone. Your healthcare in SEPT is free and is not affected by paying for social care.

Do cash payments affect my benefits?

No. They do not affect other benefits and are not regarded as a source of income.

Do I have to take on the responsibility of managing my own budget?

No. Some local authorities provide Direct Payment Support and a payroll service that will help you make payments on your behalf to your employed Personal Assistant or pay a care support agency for you.

Each local authority will have their own system for supporting service users who do not wish to manage their own budgets. It may be best to speak to your support worker or care coordinator to find out what support is available in your area.

If I employ someone to help me, do I become an employer?

Yes, if you employ someone privately; in this situation you become the person’s employer. One of the many benefits of a personal budget is that you are able to employ a Personal Assistant (PA for short), where this meets your eligible social care needs. A PA is a person paid by you to help you live more independently.

As the employer, you’re in charge; you advertise; interview people and choose someone who suits you. But you’re also responsible for the administrative and legal responsibilities that go with employing staff, including managing your PA’s pay and arranging the appropriate insurance before they start working for you.

You are not an employer, if you pay an agency to provide someone to support your social care needs. The agency is the employer.

Talk to your care coordinator about what would suit you best.

Is there any help available for carers?

Yes. You can receive payments for specific items or services, or to pay for a break from your caring role. The money is provided by the local authority. Some local authorities call this Carer Direct Payments. In order to receive a carer’s payment; your local authority will need to know:

- the carer and the cared for person who must be aged 18 or over;
- that the carer provides a substantial amount of care on a regular basis.

The funding is intended to enhance life outside the caring role, so you can resume a pastime you once enjoyed or undertake a new activity which can relieve stress and isolation. The following are examples of things you might wish to purchase with your carer’s payment:

- day or weekend trips, e.g. to the seaside;
- theatre or concert tickets;
- membership of a club, museum or gallery;
- an educational course, exercise or other classes, or equipment for these;
- materials for a hobby, e.g. gardening or art materials;
- gym or leisure centre membership;
- massage or complementary therapy sessions;
- driving or music lessons.

The money allocated can only be spent on getting the support that you as a carer have been assessed as needing, and not to purchase services for the person you care for.

In order to receive a carer’s payment, you will need to speak to the cared for person’s care coordinator or carer link worker. They will need to undertake a carer’s assessment or review for carer’s direct payments.

Help and Support

For everyone who chooses a personal budget, help and information is available. Speak with your care coordinator or carer link worker who will explain how this can work for you. If you do not have a direct line number for your care coordinator or carer link worker, please contact:

South Essex Partnership University NHS Foundation Trust - SEPT - 0300 123 0808

If you have any concerns or need any advice about assessing services you can speak in confidence to the Patient Experience Team on 0800 0131 223.
Applying for a Personal Budget

- Speak with your care coordinator
- We will ask you some questions to find out if you are eligible. This is called an assessment or review and is the opportunity for you to discuss:
  - your life;
  - what is important to you;
  - what is working well and what is not;
  - what prevents you from living the life you want;
  - what you would like to achieve in your life;
  - how you are going to achieve those goals and the support and assistance you will need to help you to do so;
  - what are the risks to you if these changes are not made?

Following the assessment or review we may be able to arrange some temporary support called reablement services to help you stay independent.

How much money will you get?

The amount you receive will depend on the assessment your local social services department thinks you need. There is no fixed amount that you will receive. It is personal to you, your needs and circumstances. Your personal budget will enable you to know at the start of arranging your care how much money is available to meet your needs or is being used to support you. This is called the indicative budget. Knowing the indicative budget also enables you to consider other ways of spending the budget to make the support most effective for you. Once you have received your indicative budget, you will be asked to draw up a support plan.

What is a Support Plan?

A Support Plan will be written so we know what you want and the help you need. Your care coordinator, independent support planner or family member can help you with this. The support plan will identify:

- what is important to you;
- what you want to change;
- how you will arrange your support;
- how you will spend your money;
- how you will manage your support;
- how you will stay in control;
- how you’re going to make things happen.

What if I don’t agree with the indicative amount?

If you believe more money will be required to meet your social care needs than the indicative budget suggests, please discuss this with your social worker or care coordinator. Situations like this will be looked at on a case by case basis to make sure your final Personal Budget is in line with your eligible social care needs.

How is it paid?

Directly to your bank, building, post office or national savings account. Some local authorities are implementing pre-payment cards. These are top loaded by the local authority and you can use the card in the same way as a bank debit card. You can choose to:

- have your personal budget administered by a third person or representative;
- have the local authority manage a personal budget for you and purchase the services you require;
- have a combination of managed and direct payment – so if you want to manage the money you can, or someone can manage it for you.

What can a Personal Budget be used for?

The money is for you to use to arrange the services, including equipment, which has been identified to meet your needs. The money is allocated to meet your social care needs and may include assistance with personal care tasks, shopping, cooking, hygiene cleaning, short breaks, and activities within the community, support to access the community or equipment.

Is there anything I cannot use my Personal Budget for?

You cannot use direct cash payments for:

- permanent residential care;
- securing a service from a close relative who lives with you in the same household other than in exceptional circumstances;
- debt repayment;
- alcohol, gambling or tobacco;
- specific health services;
- services that should be funded by other statutory organisations;
- things that are illegal.

What if my circumstances change?

You will need to notify your local council as soon as possible who will reassess your needs. If appropriate, they may reclaim any unused payments.

South Essex Partnership University
NHS Foundation Trust

If you have any concerns or need advice about accessing NHS services, you can speak in confidence to the Patient Experience Team on 0800 0131 223 or you can email pals.pp@sept.nhs.uk

This leaflet can be produced in large print, audio cassette, Braille and other languages on request.

SEPT regards equality and diversity as integral to the way it works. Our staff will ensure that everyone is treated fairly and no one is discriminated against on the basis of their ethnicity, gender, disability, age, sexual orientation and religion or belief.