



## **PERSONAL BUDGETS FOR SOCIAL CARE INFORMATION GUIDE**

### **What is a Personal Budget?**

A personal budget is money from the local authority (Cornwall Council) for you to spend on the services and support you need to help you live more independently.

Personal budgets can be used to buy support from both the council and other providers such as domiciliary care agencies. Your money can be spent creatively, mixing and matching services and tailoring your support to suit you.

### **Who can have a Personal Budget?**

Anyone 18 or over, who is living in the community and is eligible for social care support. You can ask for an assessment from Cornwall Council's Adult Care, Health & Wellbeing Directorate to see if you are eligible. After an assessment, you will be told if your care needs are low, moderate, substantial or critical. You have to be assessed as having critical or substantial care needs to be eligible for a personal budget. Personal budgets are not currently available for people living in residential care.

### **If I qualify for a Personal Budget, how much money could I receive?**

The amount of money that comprises your personal budget depends on your social care needs and these needs will be determined during the assessment process.

### **What's the process of getting a Personal Budget?**

- **Step 1**

Telephone the Access Team within the Adult Care, Health & Wellbeing Directorate and ask them for an 'Assessment of Need' to see if you meet the criteria for a Personal Budget. You can ask for the assessment to take place at your home.

Tel: 0300 1234131

- **Step 2**

A case coordinator or social worker will telephone you to gather some information by asking questions such as, "How do you manage to get washed or dressed"? The worker will also ask you if you have over £23,500 in capital excluding your own

home. If you have more than £23,500 then you will be expected to pay £250 per week or the full cost of the service if that service is less than £250 per week.

By answering the questions, the worker will be able to calculate which heading your care needs will fall under; critical, substantial, moderate or low. To be considered for a Personal Budget, you will need to be in either the Critical or Substantial category.

The worker will talk to you about your needs, those which are already met (such as someone helping you with your personal care) and your needs which are unmet (such as not having anyone to help you with your personal care which you struggle to do)

- Step 3

If you are assessed as having a Critical or a Substantial care need, you will then, have a social worker or case coordinator visit you at home to fill in a home assessment questionnaire which will ask you about how you manage at home. A financial assessment will also be carried out to see whether you will need to make a financial contribution towards your care.

- Step 4

You will be told if you qualify for a Personal Budget and how much money per week you could receive. This is called an Indicative Budget.

- Step 5

You will be asked to fill in a support plan and the social worker or case coordinator can help you to do this. Please see the forthcoming section The Support Plan for details of what a support plan entails.

- Step 6

Your support plan will be looked at by Adult Care, Health & Wellbeing and agreed. You will then receive your weekly Personal Budget. After it has been running for a while, your Personal Budget will be reviewed by Adult Care, Health & Wellbeing to ensure its working for you.

## **The Support Plan**

Now that you know your indicative Personal Budget allocation you need to make a Support Plan to say how you intend to spend the money and what kind of support you will buy. Your Support Plan is a document which describes:

- The support required to meet your social care and support needs as agreed in your assessment
- Who will provide this support?
- How much the support will cost?
- How it will be arranged and managed?

A Support Plan is outcome-focussed and a vital element if you need social care and support, to have greater choice and control over the help you receive.

Support planning is about you saying what you want your care and support to look like and how this will help make things better for you. Disability Cornwall refer to this

as 'identifying your outcomes' which will relate clearly to the needs identified in your Assessment of Need and will form the basis of future reviews.

Adult Care, Support & Wellbeing need to see and agree your Support Plan before any Personal Budget money can be paid to you. This is particularly important if you are taking some or all of the money as a Direct Payment, which means having your budget paid directly to you in cash.

If you do not want your Personal Budget as cash payments, Adult Care, Support & Wellbeing can arrange social care services for you. You will however, still know the value of your Personal Budget.

### **Can I have some help to write a Support Plan?**

Yes you can. Help and support to do this is very important. You can choose to involve whoever you want: family, friends, an advocate, someone from a voluntary organisation or a member of staff from Adult Care, Support & Wellbeing.

### **What information should be in my Support Plan?**

It's very important to think about your needs which are being met and those needs which are not being met in any way. For example, if you need someone to help with your personal care and a relative is currently helping you and will be continuing to help you, this need has therefore been met and Adult Care, Health & Wellbeing will not need to assist you with this. If however, you struggle with your personal care and you don't have any help at all, Adult Care, Health & Wellbeing will need to know this as your need is not being met.

Your Support Plan should convey your individuality and what is important to you around work, leisure and relationships.

Everyone's Support Plan will be different - it is important that your plan is personal to you and identifies the social care outcomes you want to fulfil with your Personal Budget.

A Support Plan should include enough information to answer the following 7 key questions:

1. What is important to you?
2. What do you want to change?
3. How will you get the support you need?
4. How will you use the Personal Budget money?
5. How will you manage your support?
6. How will you stay in control of your life?
7. What are you going to do to make your Support Plan happen?

Your Support Plan must also show:

1. That the cost of the care and support you want to buy is achievable within
2. your indicative Personal Budget allocation
3. How you will keep healthy, safe and well

4. That the Personal Budget will be spent legally
5. That a contingency amount has been identified for emergencies

### **What kinds of support can be included in my Support Plan?**

When making your Support Plan, think about the kinds of support you would like to have to meet your social care and support needs. You can be creative and use the sources of support that work best for you.

You might want to think about:

- Traditional care and support services provided by agencies or other organisations
- Employing Personal Assistants
- Using local resources such as leisure centres, art classes or activities based within your community
- Purchasing a piece of equipment such as a computer or paying for a training course.

### **How do I actually put my Support Plan together?**

There is no set format for a Support Plan and some people prefer to design their own. If you choose to do this, your case co-ordinator or social worker will discuss with you certain information which should be included in your Support Plan e.g. a budget breakdown to show how your money will be spent. If you prefer not to design your own Support Plan, Adult Care, Health & Wellbeing can provide you with a standard template.

You can design and make your Support Plan in the way you are most comfortable with to show what's important to you in fulfilling your outcomes: you may want to use photographs, drawings, writing or word processing. Alternatively, you might wish to compile a short DVD, CD or voice-recording.

### **Frequently Asked Questions**

Q. I have been assessed for a Personal Budget but I don't qualify, as my care needs were not assessed as being either critical or substantial, can disAbility Cornwall & Isles of Scilly still help me?

A. Yes. disAbility Cornwall & Isles of Scilly offers a wide range of services which can help, as indicated above. These include:

- A Payroll Service. If you want to employ a Personal Assistant to help you with your needs, our payroll service will organise your payslips, tax, sick leave and all of the other things you need to consider when employing a Personal Assistant. Basically we can take the worry out of being an employer.
- Managed Accounts. This is where we receive your Personal Budget funds and manage them on your behalf. We will make the payments to your employees and HMRC as well as to any other supplier as agreed in your Personal Budget.

- A Good Employer Toolkit. Our toolkit will tell in you in plain English all the things you need to consider to be a good and successful employer of personal assistants, complete with templates and checklists.
- A PA Register. This is an online facility to help you to find suitable personal assistants who are looking for employment in your area.

Most importantly, please contact us if you need to talk to someone about your needs and / or any of Disability Cornwall's services.

Q. I've heard of a Personal Health Budget, what is this exactly?

A. Please note that Personal Health Budgets are not available until April 2014.

A personal health budget is an amount of money to support your identified health and wellbeing needs, planned and agreed between you and your local NHS team. The aim is to give people with long-term conditions and disabilities greater choice and control over the healthcare and support they receive.

Personal health budgets work in a similar way to the personal budgets that many people are already using to manage and pay for their social care, but applies to somebody whose main need is for healthcare as opposed to social care.

Together with your NHS team (such as a GP) you will develop a care plan. The plan sets out your personal health and wellbeing needs, the health outcomes you want to achieve, the amount of money in the budget and how you are going to spend it. You can use a personal health budget to pay for a wide range of items and services, including therapies, personal care and equipment. This will allow you more choice and control over the health services and care you receive.

You don't have to change any healthcare or support that is working well for you just because you get a personal health budget, but if something isn't working, you can change it. The first group to be able to ask for a personal health budget, from April 2014, will be people receiving NHS continuing healthcare, which is NHS-funded long-term health and personal care provided outside of hospital settings.

Local NHS organisations will be free to offer personal health budgets to other people if they think an individual will benefit. Current plans include the option of a direct payment for healthcare across England from autumn 2013. It is the government's long-term aim, to introduce a right to a personal health budget for people who would benefit from it.

Q. Can I have a personal health budget as well as a personal budget for social care and support?

A. Yes. If you already have a personal budget for care and support from social services and your NHS team agrees, you can also have a personal health budget and ask for both to be combined.

Q. What is the difference between a personal health budget, a personal budget, an individual budget and a direct payment?

A. Good question! A personal health budget is the amount of money agreed between you and your local NHS team that is required to support you with your identified healthcare and support needs and funded by the NHS.

A personal budget is the amount allocated to you to meet your 'eligible needs' for social care support and funded by Cornwall Council.

An individual budget means different things depending on where you live in the UK, but here in Cornwall, it was simply the name of the pilot programme when personal budgets were first introduced.

A direct payment is one way of you receiving and managing the Personal Budget you have been given. You are in charge and receive the money to buy the care and support as identified in your Support Plan and agreed by Adult Care, Health & Wellbeing.

Q. I want to know more about Personal Health Budgets, can disAbility Cornwall & Isles of Scilly keep me posted?

A. Yes and the best way is to become a disAbility Cornwall & Isles of Scilly member. Please click on the link below.

[www.disabilitycornwall.org.uk/about-us/membership-information](http://www.disabilitycornwall.org.uk/about-us/membership-information)

You can 'follow' us on Facebook and Twitter too where we often post updates and developments regarding Personal Budgets.

Please remember, if you have any queries at all with any of the information above, do give us a call.

Tel: 01736 759500