

Different Ways that your Personal Health Budget can be managed:

Things to Consider

These are some things for you and your family to think about when trying to decide how you would like to manage your Personal Health Budget. They are not set out as pros and cons since how they are seen will vary from person to person.

1. Direct Payment	
where money is transferred into your direct payment bank account and you or your representative / nominee pays for the services	
All of the choice and control	Responsible for keeping record for audit
Flexibility to use more or less support week by week	Legal responsibility that comes with managing the money
Directly employ staff you choose	Legal responsibility that comes with managing staff
Budget paid into a bespoke bank account which you can have help to open	Need internet or telephone banking
If you have already had a social care direct payment you will already be aware of the process	

2. Managed Direct Payment	
where a direct payment support service (sometimes called a brokerage organisation) manages the money on your behalf and pays all the services as agreed in your Support Plan	
All of the choice and control of self-managed direct payment	Have to keep direct payment support service informed
Directly employ staff you choose	Legal responsibility that comes with managing staff
All payments made by the direct payment support service or brokerage organisation	
Audits completed by direct payment support service or brokerage organisation	Direct payment organisation will inform CCG if there is any misuse of funds

3. Third Party Account	
where a CQC registered organisation manages the budget on the individual's behalf and provides the care as agreed in the Support Plan	
No need to manage staff	Third Party provider may not be as flexible as when you employ your own

	staff
Still get to choose staff who will support you	You are not managing staff so have to rely on organisation to deal with staff issues
Just like a CCG organised service but more bespoke	Staff may go off sick and will need to be replaced by someone you may not know

4. Notional Budget where Bury CCG holds the budget but spends in as agreed in your Support Plan	
No financial/audit responsibility	Less choice and control
Budget remains virtual	