



## Managing your Personal Health Budget through a Direct Payment Agreement between you, The Advocacy Project and North East London ICB

You have chosen to receive the money for your Personal Health Budget (PHB) directly into a bank account, this is called a Direct Payment. This means you receive the money to purchase the items agreed in your PHB support plan that will help your recovery journey.

The Advocacy Project organises your Personal Health Budget on behalf of North East London ICB, who fund the PHB offer. The Advocacy Project will set up a Prepaid Financial Services (PFS) bank account in your name and will transfer the money for your PHB into this account. You have a choice of making your purchase using an online PFS bank account or with a PFS prepaid card.

This document explains how you're agreeing to spend the money in your Personal Health Budget bank account (**see page 4 for a glossary**). You may be asked to pay back some or all of the funds if you haven't followed this agreement.

You will complete this agreement with your clinician, if you do not have a clinician, you will complete it with a PHB advisor from The Advocacy Project who will support you with your PHB.

Please note that North East London ICB have the right to decide if you can receive a PHB by Direct Payment, or if another way of paying might be more appropriate for your PHB. But this will be discussed with you. Only those who are eligible to receive NHS services will be able to have a Personal Health Budget including a Direct Payment.

If there is a reason you are not able to receive the funds directly, there is the option for your PHB to be set up as a 'managed account' or you can select a representative to make the purchase on your behalf. If this applies to you, please discuss this with your clinician and a PHB advisor.

### What you can expect from The Advocacy Project and your ELFT clinician

#### Payments

Total amount of Direct Payment(s) £

Here's how we plan to pay your Direct Payment into your account:

#### Number of installments

#### Amount of each installment £

Your clinician will contact you within two weeks of the account being set up to check you have been able to activate your account and make a payment. They can offer support if needed.

We can transfer the money in a way that works for you (for example on a particular day). Please tell us what works best for you:

#### Reviewing your Direct Payment

- ▶ You can talk about any concerns or potential changes to your Direct Payments with your clinician at any time during your PHB journey.
- ▶ Your clinician will arrange a time to review your Direct Payment six weeks after you receive the first instalment.
- ▶ If you think your wellbeing has deteriorated and this might affect your PHB, you can talk it through with your clinician and discuss making changes or putting the PHB and Direct Payment on hold.

## Closing your PHB and Direct Payment

- Your clinician will close your PHB case approximately 12 weeks after you received the first payment. If your instalments are to continue beyond the closure date, you'll still receive the remaining payments.
- When your clinician closes your PHB, they'll complete a closure form with you and talk about the next stage of your recovery: a new PHB or alternative recovery support.
- You can share your experience of your PHB with our team of Peer Reviewers. Feedback is welcome so we can make positive changes to our service. If you would like to give feedback please contact [phb@advocacyproject.org.uk](mailto:phb@advocacyproject.org.uk).

## What we expect from you

### Changes to the PHB and Direct Payment

- Tell your clinician if you would like to make changes to your support plan and Direct Payment. Your clinician will tell The Advocacy Project what you've agreed.
- If your health or situation changes in a way that will affect your Personal Health Budget, you must tell your clinician as soon as possible.
- You need to tell your clinician if you haven't used your Direct Payment within a month of receiving the money, e.g. due to a change in your circumstances or the service you planned to use being temporarily unavailable. Your clinician will be able to support you to make the purchase if needed.

### Misusing funds

- The Direct Payment is for you to use to support the recovery goal outlined in your support plan. The money or item bought with the Direct Payment must not be gifted to another person.
- You must spend the Direct Payment in the way that has been agreed by you and your clinician in your support plan. If the money is used for something else, you may be asked to pay back some or all the funds to North East London ICB.
- You may be asked to return some or all of your Direct Payment if the money has not been used and has been left to accumulate, unless a suitable reason is given.
- You may be asked to pay back some or all of your Direct Payment if there has been theft or fraud related to the Direct Payments. If the theft or fraud is carried out by someone else, we may suggest you report this to the police.
- The Advocacy Project finance team have access to your account, they support with the administration of the account and can see who receives the payments that have been made.
- If we are concerned the money has been misused, we'll tell you how this will affect your PFS account. We'll invite you to a meeting to talk it through before we decide about repaying funds or reinstating your Direct Payment.
- In the case that money is to be repaid, we will give you reasonable notice with reasons for the decision and how much is to be repaid. You can ask for the decision about repayment to be re-considered by giving us evidence or information to look at.
- Direct Payments cannot be used for:
  - a) alcohol or tobacco
  - b) gambling services or facilities
  - c) repaying a debt
  - d) medical services
  - e) urgent or emergency treatment services (including unplanned hospital admissions)
  - f) fast food delivery services e.g. Deliveroo or Uber Eats

(Please note this is not a complete list)

## Paying for the item or activity

- ▶ You must pay for your PHB item or activity directly from the PFS bank account. You must not transfer the money to your personal bank account or someone else's account to make the purchase.
- ▶ Please check the price of the item or activity before making a purchase so you're sure the amount has not changed and that the right amount of money is in your account.
- ▶ If the value of the item or activity has changed, please contact your clinician or The Advocacy Project before purchasing the item.
- ▶ If you use your own money to pay for all or some of the PHB item or activity, we will not be able to reimburse this money. Please wait to receive the full direct payment before making the purchase.
- ▶ You cannot add your own money to the Direct Payment to purchase a more expensive item. If more funds are required for your PHB, talk to your clinician or The Advocacy Project.
- ▶ If the item is on sale and therefore not all your Direct Payment is used, notify your clinician or The Advocacy Project so the remaining funds can be removed from the account.
- ▶ If you are using a Direct Payment to pay someone to help you, they are your employee. Please see separate guidance for information on what this means for you and your Direct Payment.

## Using the PHB safely

- ▶ You and your clinician should have discussed potential risks involved with your PHB. If potential risks have been identified, please share your plan to make sure you can access and use your direct payment safely:
- ▶ The Advocacy Project is not responsible for any claims, damage, loss, expenses or demands arising from the use of your Direct Payment.

## Agreement

### PHB budget holder

Name

Address

I agree to spend my Direct Payment as outlined in my support plan. I understand I may be expected to pay back some or all misused funds to North East London ICB.

Signature

Date

### Clinician

Name

ELFT Team

I authorise Direct payments to be set up on behalf of North East London ICB

Signature

Date

It is important you have a copy of your Direct Payment Agreement for future reference.  
We will send you a copy of your signed agreement.

Please choose how you would like to receive your Direct Payment Agreement (tick all that apply):

Email

Post

Loaded to my Patients Know Best (PKB) record

## Glossary of terms

- ▶ **North East London Integrated Care Board (ICB)**  
The NHS organisation that makes decisions about the health and wellbeing needs of people in North East London and buys in support to meet the health needs of local people. North East London ICB funds The Advocacy Project to run the PHB service.
- ▶ **Clinician**  
The member of staff from East London Foundation Trust (ELFT) mental health services that is supporting you with your mental health recovery and referred you for a Personal Health Budget.
- ▶ **Direct Payment**  
The money that is deposited directly into a bank account for you to purchase the item or activity mentioned in your support plan. There are different ways to receive this money:
  - a) A prepaid card- set up by The Advocacy Project and loaded with the amount for your PHB.
  - b) An online account- set up by The Advocacy Project, it holds the details needed to make an online purchase.
  - c) Third Party Payment- an organisation is selected to make the purchase on your behalf.
  - d) A bank account- a new bank account is set up by you just for the purchase of your PHB.
- ▶ **East London Foundation Trust (ELFT)**  
The NHS organisation that provides community and inpatient mental health services in City of London, Hackney, Newham, Tower Hamlets, Bedfordshire and Luton.
- ▶ **Managed account**  
An agreement that The Advocacy Project will set up an Prepaid Financial Services account in your name and use this account to purchase your agreed item or activity on your behalf.
- ▶ **Nominee/ representative**  
A person who has been authorised to receive and use your Direct Payments on your behalf to buy the items or activities listed in your support plan.
- ▶ **Patients Know Best (PKB)**  
A digital platform that you can use to access and share your health information. You can access information about your PHB on Patients Know Best. Ask your clinician or a PHB advisor for more information about how to register on Patients Know Best.
- ▶ **Personal Health Budget**  
A sum of money used to buy an item, service, or membership that is not available through existing services in the borough, to help you achieve a mental health recovery goal.
- ▶ **Prepaid Financial Services**  
The financial service The Advocacy Project use to set up prepaid cards and online bank accounts.
- ▶ **Support plan**  
The plan for your Personal Health Budget agreed with your clinician. It includes your recovery goal, information about the items or activities you are purchasing and the amount of money you receive.
- ▶ **The Advocacy Project**  
A London based charity supporting people to have a voice, rights and choice around their support. The Advocacy Project is funded by North East London ICB to run the Personal Health Budgets service, we have a team of PHB Advisors who can support and give advice about Personal Health Budgets.