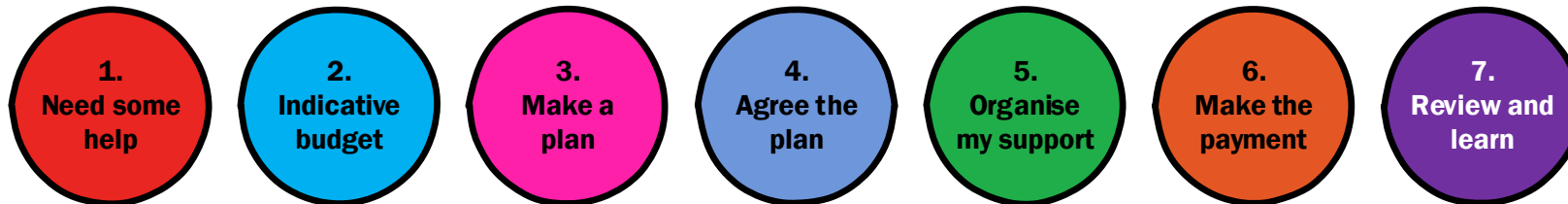


Stockport's Personal Budget 7 Step Guide

Person-Centred Planning



Guide for young people, parent/carers & practitioners



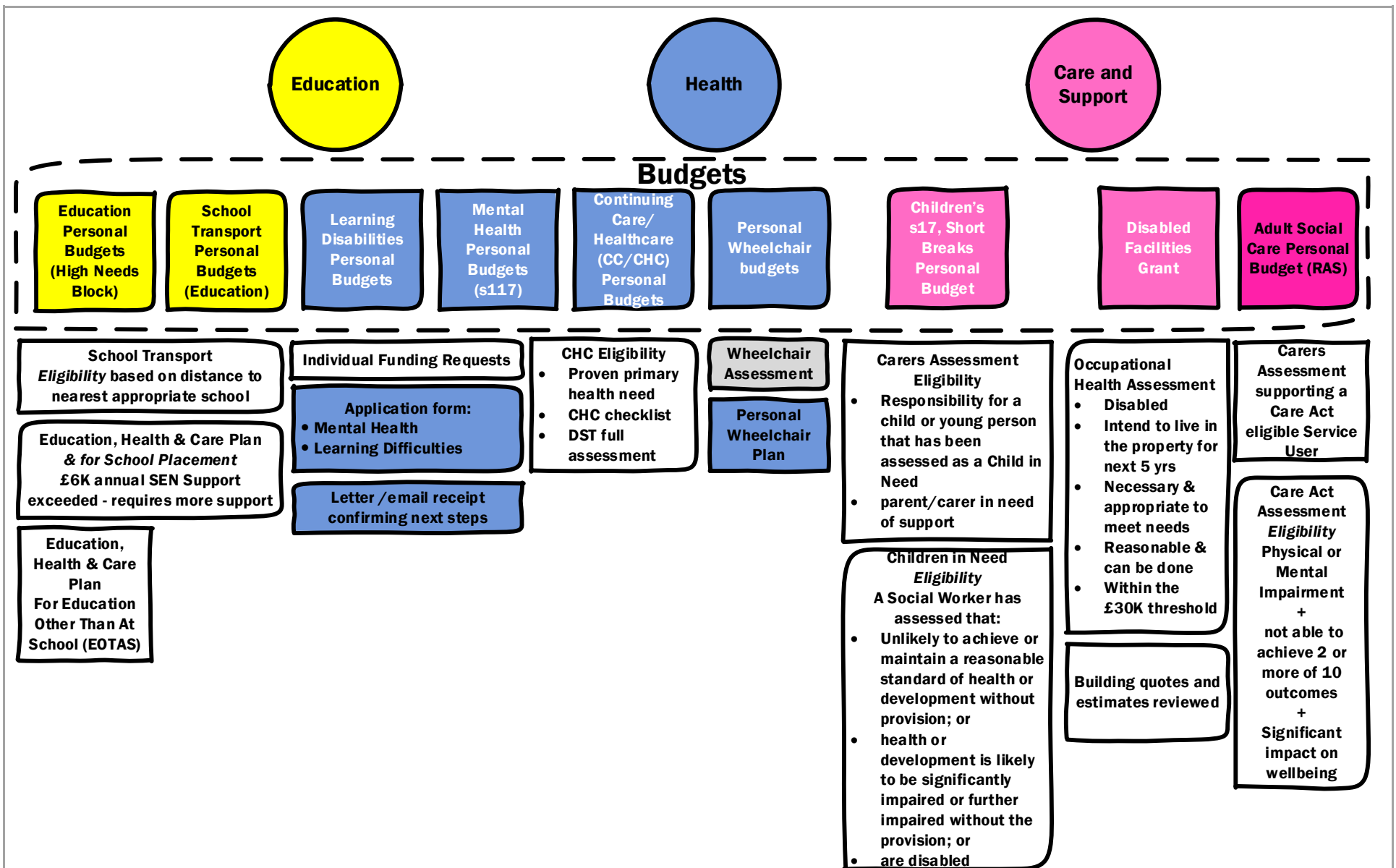
Most families approach people they trust or have a relationship with when they need extra help. This could be the Health Visitor, School Teacher, GP or any other professional you have contact with. When you are not sure who to talk to you can contact the Council's Early Help Hub who will check your eligible needs and if appropriate, make arrangements for an assessment to be undertaken.

Education, health and care assessments are based on legislation and eligibility criteria. The caseworker¹ undertaking the assessment should understand how personal budgets could be part of a wider plan, based on existing strengths and assets and should talk through the potential options and the processes involved with the personal budget option. The caseworker will explain what personal budgets are and provide advice and reference to the Local Offer for further detail and information.

As outlined in the policy (and summarised below) Personal Budgets include funding from:

- Education – Education, Health and Care Plan (EHCP) Assessment. If delivered on the education establishment's site, this would need to be with the agreement of the establishment.
- Health – Continuing Care (under 18) /Continuing HealthCare (18+), Mental Health Aftercare (section 117), Wheelchair and Individual Funding Request
- Care - Social Care 'Child in Need' (Children's Act s17/Chronically Sick & Disabled Children's Act (under 18)), and eligibility under the Care Act (18+)

In the next diagram, the different types of Personal Budget are outlined along with eligibility criteria.



The caseworker will be aware of the different ways in which you can have a personal budget which include:

- **A direct payment** – where you receive money into a dedicated bank account, pre-payment card or into an account that will be managed by a direct payment support service on your behalf. See Section 5 of the policy
- **A notional arrangement** – where no money changes hands. You know how much money is available for your assessed needs and agreed outcomes. Working with the appropriate caseworker(s), you develop a plan and decide how to spend the budget. The Council, Health, school or college holds the funds and commissions the support specified in the plan. This arrangement is sometimes called a 'notional budget'.

- **A third party arrangement** – where your personal budget is held by an organisation which has been chosen by you to provide some or all of your care and support. That organisation then works in partnership with you to ensure the care they arrange and pay for with the budget meets the agreed outcomes in the Plan. See Section 6 of the policy
- A combination of the above options.



You will be given an indicative budget which is an estimated amount of money calculated to meet your needs identified through the assessment. It is an indication of costs based on a series of rates for type of provision that education, health or care would have commissioned on your behalf. It is not a fixed amount, or a target, but a guide to make it easier when you begin to plan the care and support you need.

The Indicative Budget tool will be available to caseworkers and key staff who make the decision about the level of funding offered through a personal budget. The caseworker should be considering the indicative figures as they start to think about the assessed care and support needs. The indicative budget may not be the same as the personal budget, which is a final budget agreed following the planning process and agreement by the funding service.



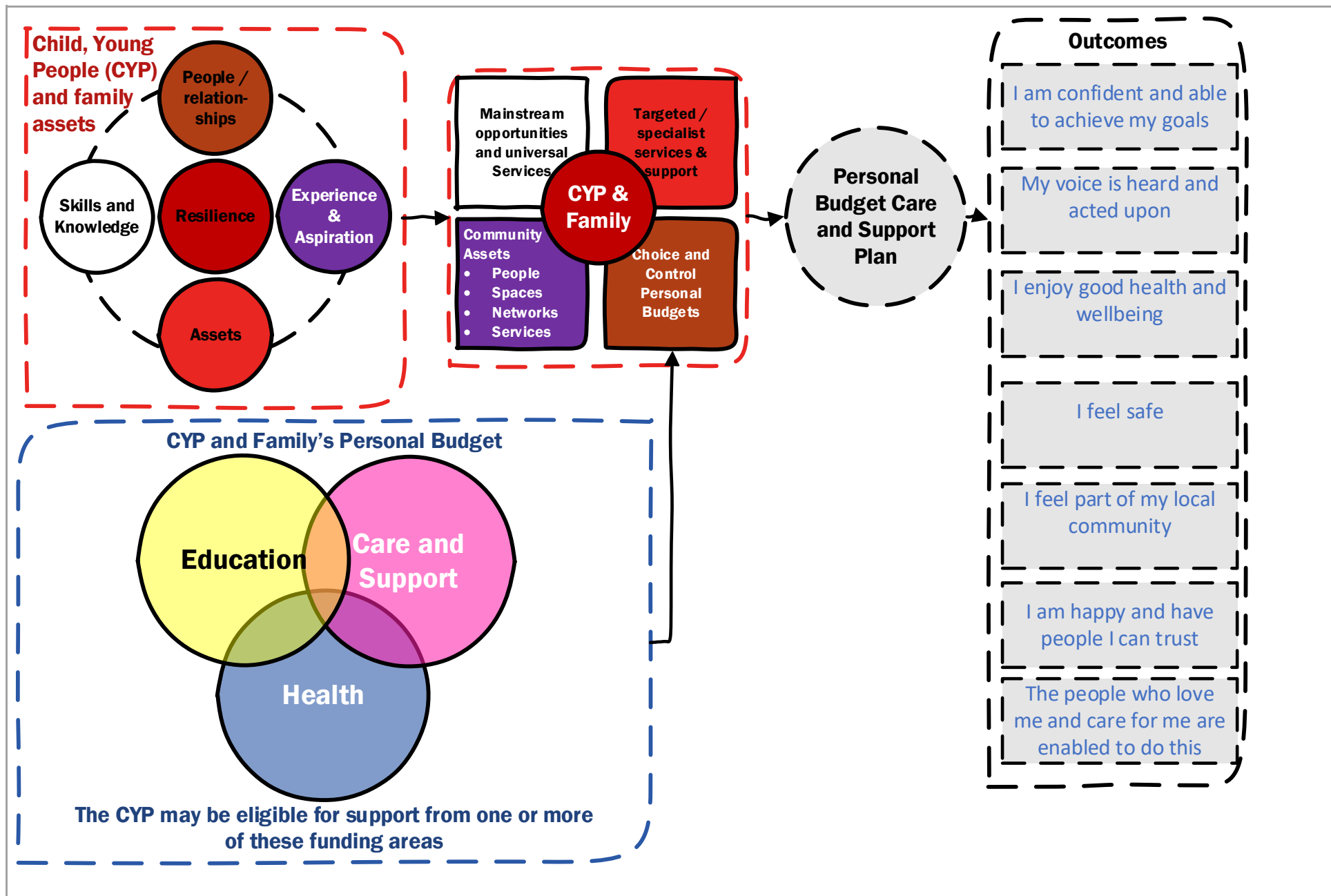
After you have your indicative budget, it is time to create a plan involving all the key people that will help it to be delivered. This process is centred on the child or young person, their immediate family. You can involve your wider social network (carers, friends, advocates) if you wish. You may wish to ask your caseworker to help with planning or in some instances where assessed needs are complex you can have the assistance of an “External Support Plan Writer” who will be independent of the Council / CCG. Support Planning is about exploring the support that is needed alongside existing natural support (family) and other mainstream, universal, targeted and community support offers (Local Offer). The costs for the “Plan Writer” will be met by the Council / CCG. The costs of the plan writer have to be considered

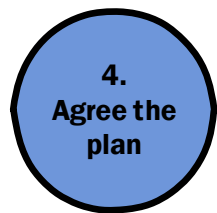
appropriate for the level of funding available to the family.

The Support Plan should contain the following information

- Details about assessed needs and personal outcomes
- What is important to the person / family?
- What is working and what is not working?
- What needs to change?
- What needs to happen to make sure the person is safe and well?
- What will the personal budget be spent on?
- What will happen if the usual support breaks down? – contingency plan.

The diagram below shows all the elements that go into developing a support plan to achieve the outcomes that have been agreed.





The relevant caseworker(s) will check that the plan will deliver the outcomes and meet the needs identified as agreed during the assessment. The caseworker will use a “Support Plan Checklist” to make sure everything is covered in the Plan.

The plan is presented to the relevant funding panel by the caseworker for approval and agreement. If the cost of the Plan is higher than the “indicative budget” the panel will discuss whether the costs are ok to approve. These may be cost for having an organisation manage the budget on your behalf i.e. a “managed account”(Section 5 of the Policy); or the extra costs that may come if you are using a third-party budget provider (section 6 of the Policy). There also may be costs incurred by any personal assistants needing to attend training course.

If a plan is who rejected by the panel, a letter and a conversation would follow, and a revised amended and resubmitted plan can go back to panel. If an agreement cannot be reached, then a formal review can be requested.



This is a crucial stage where we must make sure that everything is in place before the personal budget starts.

For a **direct payment** this can include:

1. Recruitment of personal assistants – job adverts, job descriptions, contracts, DBS Checks etc
2. Training for personal assistants
3. Opening a bank account
4. Choosing a provider to manage the account for you
5. Signing and returning the Direct Payment Agreement
6. Organising Personal Insurance

Our Brokerage Service can help with all of the above

For **third party personal budgets** this can include:

1. Interviewing staff from the provider organisation to choose who you want to support you
2. Signing a third-party agreement between you and the provider to agree how the support will be provided

For **notional personal budgets** there is little organising that needs to be done. Your caseworker will confirm with you the chosen provider that can meet the outcomes and needs in your Support Plan – they will then arrange the support for you.

If you need any ongoing support once your personal budget starts you can contact your caseworker, brokerage team or your managed account provider.

Once everything has been organised the plan can be implemented.



For regular as well as one off **direct payments**, these will be paid directly into your dedicated bank account or paid onto a pre-payment card. The Brokerage Team will support (if needed) to set up an account. SMBC SPEND Team action and make the payment 4 weeks in advance. You can then use the direct payment as agreed in your Plan. All receipts and invoices should be kept together so that when an audit of spend is requested, you can send everything required to the audit team.

For **third-party personal budgets** the payment will be made to the provider into a “ring-fenced” bank account 4 weeks in advance.

For **notional personal budgets** the provider will invoice the Council / CCG for services delivered and payment will be made.



The review process will check that the personal budget arrangement is going well. Once the payment is up and running:

For **direct payments**:

Brokerage Team – will make contact and undertake a light touch check-in review after about 6 weeks to check that the person is comfortable with the administration of the account. The Brokerage team can be contacted at any time if anything to do with the administration of the account needs to change. If you need to change a PA, then the DBS check and payroll will need to be undertaken – Brokerage can support.

The Direct Payment Audit Team undertake the first audit of spend at 4 months and then every 6 months thereafter. Bank statements will be cross-checked against the evidence of spend. Checking that the money has been spent as expected allows the funding service to confirm that public funds have been spent appropriately. If excessive amounts of unspent money build up in the account, this can be requested to be returned by the Audit Team.

Education, Health & Care caseworkers will review the Personal Budget plan alongside any associated plan e.g. Education, Health and Care Plan or Child in Need Plan and will also consider the audit assessment. If there is more than one funding service, then the caseworkers responsible should organise a combined multi-disciplinary single review. The caseworker(s) review process will include learning from the previous period and ensure this is incorporated in any revised plan. The caseworker(s) can be contacted if anything about the plan and its delivery needs to change.

For **third party personal budgets**:

The Audit Team undertake the first audit of spend at 4 months and then every 6 months thereafter. Bank statements will be cross-checked against the evidence of spend. Checking that the money has been spent as expected allows the funding service to confirm that public funds have been spent appropriately.

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For **notional personal budgets**:

Education, Health & Care caseworkers will review the Personal Budget plan alongside any associated plan e.g. Education, Health and Care Plan or Child in Need Plan. If there is more than one funding service, then the caseworkers responsible should organise a combined multi-disciplinary single review. The

caseworker(s) review process will include learning from the previous period and ensure this is incorporated in any revised plan. The caseworker(s) can be contacted if anything about the plan and its delivery needs to change.

¹ Caseworker refers to the assigned Social Care - Social Worker, Health - Nurse Assessor, Education - EHC Coordinator

Key Documents:

[Personal Budget and Direct Payment Policy](#)

[Care and Support Plan template and guide to support planning](#)

[Ways to manage Your Personal Budget](#)

[Direct Payment Agreement](#)