

# Your guide to personal budgets and direct payments





# What is a personal budget?

A personal budget is **money allocated by your local council** to help pay for your care and support needs.

Personal budgets give you the freedom and flexibility to choose how your care and support is arranged and provided. **You can make choices** about what support you receive and who you'd like to be supported by.

The amount of money you receive will be based on a **needs assessment with your council** to discuss the help you need and what you're entitled to. This considers the type of support you need, what it costs, and how much you can afford to contribute yourself.



With a  
personal budget,  
**you're in control**  
of your care  
and support!





# Options for managing a personal budget

There are three ways you can manage your personal budget. You can choose **one option** or have a **mix of all three options**. The options available are:

## Direct payment

Your personal budget is paid **directly to you** and you decide how to spend your money. You can also nominate someone to receive the money on your behalf and support you in paying for your care.

## Managed account

You can arrange for your local council to manage your personal budget for you. They will organise and pay for your care and support **on your behalf**.

## Third party arrangement

You can have your allowance **paid directly to your care provider**. Your local council arranges the payments for you. Some providers may charge extra to arrange payments directly with the council.



# Benefits of direct payments

Direct payments **put you in control** of your personal budget. This is paid directly to you and **you are responsible for paying for your care and support needs**. You can also nominate a person to receive the direct payment on your behalf. This could be a family member, friend, or your care worker. It's important you're sure the person you nominate will **act in your best interests**.

You can apply for a **direct payment** if:



Once a direct payment has been set, you'll be supported to **develop a care and support plan**. The plan will outline how you'll spend your budget to meet your support needs.

## Personal health budgets

We also support people with **personal health budgets**. A personal health budget is allocated by your **local NHS team**. It's separate to the personal budget set by your council.

A personal health budget is used to support your **medical, health, and wellbeing needs**. You'll need to be assessed to check if you're eligible for this allowance and, if so, your local NHS team will work with you to plan how the money will be spent.

You might have the option to pay for your **healthcare needs** yourself, or your NHS team will arrange and pay for it on your behalf.



# Applying for a personal budget

When applying for a personal budget, we'll support you through the steps below. Information will be provided on your local council's process, and what support may be available to you.

- 1 **Assessment with my Local Authority**
- 2 **Making a plan to meet my support needs**
- 3 **Agreeing a plan with my Local Authority**
- 4 **Deciding how my budget will be paid**
- 5 **Choosing my care and support provider**
- 6 **Enjoying my life with all my needs met**
- 7 **Yearly review with my Local Authority**



# Supporting you

We have lots of experience supporting people with personal budgets. Whether you choose to have your allowance paid **directly to you**, or managed by your local council, we can help.

We work with you to make the most of your budget and use it to work towards your goals - like going on a supported holiday with friends. We always put your best interests at heart and keep **you at the centre** of your support.



## A responsive and flexible approach

You're at the centre of your care and support. We'll learn how you'd like us to work with you, and support you with a flexible approach.



## Supporting you to make choices

We'll involve you in all aspects of your support. This includes **selecting your support staff**, specifying the skills and attributes you'd like your team to have.



## Experience and expertise

Our expertly trained teams will support you to live the life you choose, creating a **personalised support plan** tailored to your needs and goals.



## Commitment to quality

We're regulated by the Care Quality Commission (CQC). Our in-house quality team ensures **our support is of the highest standard**.



## Specialist options including nurse-led healthcare

We offer flexible support for people with **complex support and health care needs**. If your needs change, you can rest assured we'll continue to meet them.



## Empowering Emma\* to have more choice and control!

When Emma reached out to us for help with transferring her **direct payment**, we supported her every step of the way!

With a direct payment, Emma is in control of her support. We **empower** her to make decisions about the care she receives, and help her tailor it to meet her needs.

Our **expert teams** co-created a care plan with Emma, identifying how we'd help her reach her goals. Emma was even involved in choosing the staff who would support her!

Before joining us, Emma suffered with anxiety and was isolated in her home. By helping Emma to develop at her **own pace**, we've empowered her with confidence. She's now active in the local community and a world of opportunities has opened up for her!

We've helped Emma to feel more confident and gain **valuable social skills**. She's even reduced her support from 30 to 15 hours a week.

With our flexible approach, Emma's reassured that she can increase or reduce her support in line with her needs and personal goals.

\*Names have been changed for privacy

## About Voyage Care

Voyage Care is a sector-leading provider of specialist care and support to 3,500+ people with learning disabilities, brain injuries, autism, and complex needs.

## Get in touch

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