



Using a PHB safely

A Personal Health Budget can help a person to work towards recovery in a way that is personalised to them.

To make sure that the PHB has a positive impact, potential risks to accessing the PHB should be considered with the individual when planning the referral.

Identifying associated risks will not be a barrier to a person receiving their PHB. Instead it provides an opportunity to think creatively about how the person can get the most from their PHB and put measures in place to reduce risks. There may be things that the PHB team can suggest or processes that could be adapted to help reduce risk.

Here are some things to consider when talking about use a PHB safely.

Financial

The person will have access to the budget agreed for their Personal Health Budget.

- Do they have concerns about having access to the PHB money?
- Is there a risk of misuse of funds?
- Is there something Core Arts Brokerage can do to reduce concerns around the money being released?
- Could the item be sold or loaned in the case of financial difficulty?

Financial risk: Karen has recently moved into her own flat and is managing bills for the first time. She is using her PHB for a yoga membership for 6 months, paid monthly. She is concerned she may misuse the funds if she is running low on money.

Plan: Karen discussed her concerns with her Care Coordinator and Core Arts Brokerage. Core Arts Brokerage will deposit the funds the day before the monthly payment to the yoga studio so money is not sitting in Karen's account.

People

The Personal Health Budget could make the person more vulnerable to other people.

- Does the person know someone who could request or steal the money?
- Does the person know someone that could request or steal the item they are purchasing with their PHB?
- Could the person's living situation put the PHB at risk?

People risk: Kieran has been asked in the past to transfer some of his benefits to his friend, he is concerned that if he tells the friend about the Personal Health Budget for a Fitbit, they will ask him to transfer some of the funds to them.

Plan: Kieran has asked Core Arts Brokerage to freeze his account until he can meet with his Care Coordinator to activate his account and purchase the Fitbit.

Loss or theft

A PHB item could be lost or stolen, particularly when taken outside of the home.

- Will the person be using the item outside of their home?
- What can the person do to keep the item safe? Should this be factored into the PHB application?
- What to do if the item is lost or stolen?

Loss/ theft risk: Martina is using her PHB to purchase a tablet and plans to use the tablet at the library and in other public spaces where there will be access to wifi. She has concerns about keeping the tablet safe, particularly when entering and leaving her building.

Plan: Martina and her social worker have discussed what she can do to keep her tablet safe. There is a large zipped pocket in her bag where she will keep the tablet, she is going to use the 'find my device' app and will put her tablet away before leaving the library. They have also planned what to do if the tablet were to be stolen.

Hidden barriers

There may be personal barriers that could impact on how a person uses their PHB.

- Is there anything that would prevent them from using their PHB?
- Are there any concerns about using the PHB item or activity?
- Have they got previous experience of accessing a similar item or activity that may help?
- If receiving a phone or laptop, has social media been discussed?

Personal barrier: Ben is using the PHB to purchase a 'National Arts Pass'. He is aware that he sometimes finds it difficult to leave his home and is concerned that he will feel guilty if he does not use the pass enough.

Plan: Ben has a friend who also enjoys art. He will organise to visit galleries with his friend until it feels like part of his routine.

Please consider how the PHB purchase will be made with the budget holder before the referral is submitted.

Contact the PHB team at PHB@corearts.co.uk.