

Glossary of Words

This glossary of words is based on an eligible person receiving a Personal Health Budget (PHB). From here on in, the terms “individual” and “PHB Holder” are used interchangeably throughout this glossary to mean the person who is receiving and/or managing a PHB.

The term “service” is used throughout the document and is intended to mean the service that a third party provider organisation will deliver to the PHB Holder.

A **Personal Health Budget (PHB)** (for short), is an amount of money to support an individual’s assessed healthcare and wellbeing needs, planned and agreed between them, their parent, carer or representative and the ICB. PHBs give the PHB Holder greater choice, control, and flexibility in how their care is organised and delivered.

This glossary is in alphabetical order and is intended to be used as and when needed to understand some of the words and terms the ICB use in their documents.

A

Abuse: Harm that is caused by anyone who has power over another person, which may include family members, friends, unpaid carers and health or social care workers. It can take various forms, including physical harm or neglect, and verbal, emotional or sexual abuse. Adults at risk can also be the victim of financial abuse from people they trust. Abuse may be carried out by individuals or by the organisation that employs them.

Accruals: Accruals are amounts of money, built up over time, that you know will come or will be paid out from the PHB account for a specific activity (the activity must be detailed in the Personalised Care and Support Plan).

Audit: The process of reviewing and confirming that financial (money) statements of PHB spends are correct and in line with what has been agreed in the Personalised Care and Support Plan.

Asset-based approach: A way of helping people by looking at what they have as in support available to them, rather than what they lack. The PHB is intended to meet assessed care and support needs and complement unpaid/informal support the PHB Holder might have available to them.

Assessment/Assessed Needs: The process of working out what your health, care and support needs are. This will usually determine whether you are eligible for NHS health funded care and support and would happen before you receive a PHB. The assessment will highlight what care and support you need, when and how the PHB can support you with meeting your assessed needs and health goals. Knowing your assessed needs will help you to purchase services from the PHB Support Services Directory.

B

Back on Track Action Plan: A Back on Track Action Plan is a plan that a PHB support service Provider will create after the first contact with the PHB Holder to discuss concerns.

Brokerage: Someone whose function it is to work with the PHB Holder and provide independent advice and information about the PHB and the services available in the area. This will assist the PHB Holder to decide which services they can afford to purchase to meet their assessed care and support needs and health goals. Brokerage will also help with the initial set-up of services detailed in the PHB Holder's Personalised Care and Support Plan including the creation of PHB Holder Contracts for PHB support services on the Directory.

C

Care Quality Commission (CQC): An organisation set up by the Government to make sure that all hospitals, care homes, dentists, GPs and home care agencies in England provide care that is safe, caring, effective, responsive and well-led.

Case Manager: An ICB member of staff who is the PHB Holder's point of contact to answer questions or queries related to their PHB and care and support needs.

Clinical: Health and medical treatment of patients.

Commission: A formal instruction or arrangement to have a service or product created at an agreed cost for patients including PHB Holders.

Commissioner: A person in the ICB whose job it is to negotiate costs and the purchase of specialist goods and services on behalf of patients including PHB Holders. For the PHB Support Service Directory, the PHB Holder will be the Commissioner, and will choose the PHB support service to work with, create a PHB Holder Contract and complete day to day contract management.

Community-based approach: Making use of what a community already has (such as existing organisations and resources) and using these things to make the area better for the people who live there.

Company registration: This confirms the company legally exists and shows the company number and date of when they started as a company.

Conflict of Interest: A conflict of interest occurs when an individual's personal interests – family, friendships, financial, or social factors, could compromise his or her judgment, decisions, or actions in the workplace.

Contingency: A future event or circumstance which is possible but cannot be predicted with certainty. There is usually a plan and might be additional monies in place to manage the event if it happens.

Contract: A written or spoken agreement explaining terms and conditions of service received between the PHB Holder and provider/ supplier.

Contract Term: How long (length) the written or spoken agreement will last.

Contract Management: This is a process of managing the PHB Holder Contract from start to finish to ensure the PHB support service that is supposed to be delivered is delivered. The PHB Holder will do this in their homes on a day to day basis by speaking regularly with the Provider to ensure that the service is being delivered well and as expected, or as outlined in the PHB Holder Contract. By speaking with the Provider regularly, issues can be resolved early and quickly. The ICB will also do contract management with Providers on the PHB Support Services Directory every three months and year, to ensure they are following the rules for being on the PHB Support Services Directory.

Co-produce/Co-production: Lived experience members and the ICB work together to develop a product, service or idea to achieve a goal. In this instance, the development of the PHB Support Services Directory.

Capacity: This means the decisions the PHB Holder can make on their own or with help from someone they know.

D

Data: This means information about the PHB Holder and the services they receive.

Data Security and Protection Toolkit: All organisations that have access to NHS patient data and systems must use this toolkit to provide assurance that they are practising good data security, and that personal information is handled correctly.

Deliver service: To provide an agreed service or activities as detailed in the PHB Holder Contract.

Direct Payment: The individual receives the money to buy the agreed care and support described in their Personalised Care and Support Plan. The PHB Holder or their Money Management Service must complete ICB quarterly monitoring every three months to demonstrate that PHB spends are in line with what it states on the Personalised Care and Support Plan. Direct Payments is currently not available to people who are in nursing care homes or some residential placements. For more information about this please speak with an ICB Case Manager.

Disclosure and Barring Service (DBS): DBS stands for Disclosure and Barring Service. This is the public body that carries out DBS checks and enables employers to know if a person they wish to employ or have employed has a criminal conviction that might pose a risk to working with children and vulnerable adults. The ICB recommend that PHB employers complete DBS checks on Personal Assistants they employ at the start and throughout their employment.

Disengagement: When a PHB Holder or Provider stop working together. If this does occur please contact the ICB Case Manager.

Domiciliary care agency: Domiciliary care agency is a third party provider who delivers a range of services to support an individual's care and support needs in their own home.

E

Employment: A state of having paid work.

Employer (Legal): A legal entity that employs workers. If a PHB Holder chooses to employ their own staff, known as Personal Assistants, they will become a legal employer. The PHB Holder can choose to pay for a Money Management Service who will support them with payroll/salaries and in meeting some of their employer liabilities/responsibilities.

F

Framework: A menu containing details of approved and qualified providers of services located in one place.

H

Health care tasks: Health related care tasks carried out at the PHB Holder's home by their employed Personal Assistants.

HMRC: HM Revenue & Customs (HMRC) is responsible for collecting, paying, administering and enforcing taxes.

I

ICB Personal Health Budget Review Panel: This ICB Review Panel will agree the overall set-up of Direct Payments, Third Party Budgets and Integrated Budgets. They will also agree new Personalised Care and Support Plans (PCSP) to ensure that risks, budgets and contingency arrangements are in place, accurate and in line with the ICB PHB Policy. The Panel also has responsibility for overseeing quarterly monitoring of PHB budgets and directing Case Management Teams of actions to take.

ICB Personal Health Budget Policy: This explains the ICB rules to Case Managers and PHB Holders concerning the delivery and management of PHBs. The PHB is in line with the National Health Service (Direct Payment) Regulations 2013 and 2014 and 2019 amendments.

ICB PHB Agreement: This explains to the PHB Holder the ICB rules for receiving and managing a PHB.

ICO (Information Commissioner Office) The ICO is the UK's independent body set up to uphold information rights. They provide the rules and guidance to businesses and

employers concerning information governance and data privacy. This relates to the safe practice of recording, storing and usage of people's private personal information.

Individual: The term 'PHB Holder' and 'Individual' are used throughout the Contract to mean the same thing i.e. the eligible person or their representative who receives a Personal Health Budget.

Indicative Budget: This is an estimate of how much the assessed care and support services will cost to meet PHB Holder's needs. It is estimated by the ICB, following a formal assessment, and will form the basis of the PHB weekly amount. The Indicative budget is not an exact figure because the final amount is agreed later and based on the actual cost of the care and support needed, which will be recorded in the PHB Holder's Personalised Care and Support Plan.

Integrated Budget: A mixture of funding from Health, Social Care and Education.

Issue: an important topic or problem, which may or may not require immediate action.

L

Liability: When someone is legally responsible for something and can be forced to take responsibility.

Lived experience: An individual who has first-hand lived experience of receiving and/or managing a PHB (Personal Health Budget), Social Care Direct Payment, Third Party Budget or Integrated Budget (joint funded by social care and the ICB).

Local delivery offer: The local delivery offer explains the ICB's support services and processes available to support a specific group of people. The local delivery offer is published on the ICB website and other social media platforms. The aim is to help people by giving them information and what they need to do to receive and access support.

M

Mediation meeting: A mediation meeting is where the PHB Holder will talk about the issues they have with their PHB support service provider and what has happened so far.

Mediation Action Plan: A Mediation Action Plan will replace a Back on Track Action Plan, and should be operational within 5 working days of the Mediation Meeting.

Money Management Service: The Money Management Service will help the individual to remain in control of their PHB Direct Payment, Third Party Budget or Integrated Budget finances so they are able to pay for their planned and unplanned care and support costs as described in the Personalised Care and Support Plan and complete ICB quarterly monitoring.

N

NHS Long Term Plan: The Long Term Plan provides instruction and direction to the ICB. The Long Term Plan sets out action to ensure patients get the care they need, fast, and to relieve pressure on A&E departments.

North Central London Integrated Care Board: The NHS North Central London (NCL) Integrated Care Board (ICB) is a statutory NHS organisation responsible for developing a plan for meeting the health needs of the population, managing the local NHS budget and arranging for the provision of health services in the Integrated Care System. The NCL ICB area includes the boroughs of Barnet, Camden, Enfield, Haringey and Islington.

North Central London Integrated Care System: NCL ICB is a member of the NCL Integrated Care System (ICS). The ICS are partnerships of health and care organisations that come together to plan and deliver joined up services, and to improve the health of people who live and work in the area which includes primary and secondary services.

Notice period: The amount of time, usually written in the contract, for when the PHB Holder and/or Provider will stop working with or providing services.

Notional Budget: This is when no money changes hands. The individual and ICB decide how to spend that money to meet assessed needs. The ICB will arrange the care and support for the individual according to their agreed Personalised Care and Support Plan.

O

Organisation Data Service (ODS): The Organisation Data Service issues and manages unique identification codes and accompanying reference data for organisations that interact with any area of the NHS. ODS codes are used in almost every IT system across the NHS including the following.

- All NHSmail accounts require an ODS code to function.
- ODS codes play a vital role in the sending and receiving of electronic referrals.
- Financial transactions and reporting activities rely on ODS codes for processing
- Enabling access to the NHS Data Security and Protection Toolkit.

One-off: An activity happens only once.

On-going: An activity happens more than once.

Outcome: In health and social care, an 'outcome' refers to a health goal, aim or objective you would like to achieve or need to happen, for example, continuing to live in your own home, or being able to go out and about.

P

PAYE: Pay As You Earn (PAYE) is used to collect employed Personal Assistants/staff Income Tax and National Insurance contributions automatically from their salary. The PHB

Holder can choose to pay for a Money Management Service who will organise PAYE for the PHB Holder.

Personal Assistants: The PHB Holder can choose to employ staff, who are known as Personal Assistants, to deliver care and support in their home. The PHB Holder is still able to purchase care and support from a domiciliary care agency for some calls/tasks. If a domiciliary care agency is required, please speak with the ICB Case Manager who can organise this for you.

Personalisation: A way of thinking about care and support services that puts the PHB Holder at the centre of the process of working out what your needs are, choosing what support you need and having control over your life.

Personalised Care and Support Plan (PCSP): A personalised plan is all about the person who is eligible to receive a PHB. The plan will focus on strengths, paid and unpaid support in place and how the PHB will be managed to achieve health goals and a better quality of life.

PHB Holder: An eligible person or their representative who receives a Personal Health Budget from the ICB to pay for their assessed care and support needs.

PHB Management Cost: This is the cost paid to third party agencies to support the PHB Holder to organise, hold and meet employer liabilities and responsibilities related to receiving their Direct Payment/ Third Party Budget, in compliance with the ICB PHB terms and conditions as described in the ICB PHB Agreement.

PHB Representative: This is a nominated person who will manage the PHB Direct Payment, Third Party Budget, Integrated Budget on behalf of the eligible person who has the care needs. The eligible person who has care needs must give consent for a person to be their Representative and make decisions concerning their PHB.

PHB Support Services Directory: The PHB Support Services Directory has a range of PHB support services Providers who have successfully completed the PHB procurement exercise to feature on it. The PHB Holders will be able to pay for PHB support services to help them manage their PHB (does not focus on clinical care delivery) and pay for it with their PHB. The ICB will ensure that PHBs have enough money in them to pay for the PHB support services needed detailed in the Personalised Care and Support Plan. The PHB Support Services Directory is located on the ICB website, if you are unsure of where this is, please speak with the ICB Case Manager.

Portable: Something that can be easily moved/transferred to another service.

Process: A series of actions or steps taken to achieve a particular goal/outcome.

Procurement: A procurement is a formal, open and transparent exercise open to all Providers to participate in. The Procurement itself will have a service specification which will include descriptions and requirements for services wanted. This will ensure the NHS

achieves value for money and can be confident in buying quality goods and services at an agreed price.

Protected characteristics: It is against the law to discriminate against anyone because of age, gender reassignment, being married or in a civil partnership, pregnancy, disability, race, religion/belief, sex or sexual orientation. These are protected characteristics.

Provider: A Provider, can also be known as a Supplier, is an organisation who receives payment to deliver an agreed service or product to the Commissioner at an agreed price.

Q

Quality Assurance: A structure for explaining, measuring and improving the quality of services offered by a Provider. Quality is measured in a variety of ways, including hearing the views and experiences of people who use the Provider's services.

Quality Surveys: Quality Surveys are questionnaires that the ICB have created to be completed by the PHB Holder immediately after the PHB is set up and annually thereafter. The PHB Holder's Case Manager will support them to complete the Quality Services. The feedback from the Quality Surveys will ensure that the ICB PHB local offer is meeting people's needs as well as shaping and influencing improvements.

Quality: The standard of something measured against similar things; how excellent something is.

Quarterly Monitoring of Direct Payments/Third Party Budgets/Integrated: The ICB require PHB Holders or their Money Management Service to submit bank statements of their PHB spends every three months. The ICB Invoice Team, ICB PHB Review Panel and Case Managers will check the PHB Holder's spends against the agreed activities detailed in the Personalised Care and Support Plan.

R

Reasonable adjustments: Reasonable adjustments are changes that an employer makes to remove or reduce a disadvantage related to someone's disability.

Referral: A request for a service.

Ring-fenced: To put an amount of money aside for a specific purpose.

Risk assessment: An assessment of your health, safety, wellbeing and ability to manage your essential daily routines. The risk assessment will highlight what services or activities need to be put in place to reduce and/or to remove risks.

S

Safeguarding: The process of ensuring that adults and children at risk are not being abused, neglected or exploited, and ensuring that people who are deemed unsuitable do not work with them. If you believe that you or someone you know is being abused, you should alert the adult

social care department at your local council and ICB Case Manager. They should carry out an investigation and put a protection plan in place if abuse is happening. Councils have a duty to work with other organisations to protect adults from abuse and neglect. They do this through local safeguarding boards.

Scope: What is included in the service delivery and what is not.

Secure email: Special software to generate encrypted emails, end to end, so communication between ICB and third party providers is safe, secure, and private.

Service Specification: The Service Specification is included in a Procurement exercise. The Service Specification will detail the set of requirements and quality standards wanted for a service or product to be delivered/produced by a Provider. The Service Specification has influenced and shaped the PHB Holder Contract.

Service user: A person who receives services from a care and support provider.

Significant change: An visible deterioration or improvement in a patient's physical, cognitive, behavioural, or functional condition that may require an alteration to their care and support.

Signpost: The act of directing a person to information and support services to help them achieve a goal or to address a need.

Social value: The wider contribution something makes to a community, rather than how much it costs or how it benefits an individual person.

Strength-based: Focuses on strengths and what the PHB Holder can do, rather than on weaknesses. The focus is on abilities, and on what keeps a person well and helps them to remain independent.

Sub-contract: An organisation or person that carries out work for a company as part of a larger project.

Support services: A range of third party provider services that may or may not be connected to the ICB, to help the person to understand, manage and meet their PHB employer responsibilities or achieve a health outcome/goal.

Supplier: A Supplier, can also be known as a Provider, is an organisation who receives payment to deliver an agreed service or product to the Commissioner at an agreed price.

Suspension of a Direct Payment/Third Party/Integrated Budget: This will result in the PHB Direct Payment/Third Party/Integrated Budget being placed on hold for a period to resolve a problem. The reason for the suspension will be explained to the PHB Holder. If the PHB Holder remains eligible for NHS funded care and support they would receive a PHB Notional Budget, an ICB commissioned service, to ensure the PHB Holder does not go without assessed care and support.

T

Termination of a Direct Payment/Third Party/Integrated Budget: This is to stop the PHB for reasons related to ineligibility. This will be in line with the ICB PHB Policy, ICB PHB Agreement and the NHS Direct Payment Regulations. Reason for terminating a PHB will be explained in full to the PHB Holder.

Third Party Budget: This is when an organisation legally independent from the individual and ICB (for example, an independent user trust, voluntary organisation, or private company) holds the PHB money for the individual and pays for and arranges the agreed care and support as described in the individual's Personalised Care and Support Plan.

Third party service: A Provider, not connected to the ICB, who is contracted, having participated in a procurement exercise, and is paid to deliver a service or product.

Timeline/timescales: A period for when activities and actions are to take place.

V

VAT: VAT (Value Added Tax) is a tax added to most UK products and services sold by VAT registered businesses. Businesses must register for VAT if their VAT taxable turnover is over a certain amount.

Value for Money: A way of working out whether a person or ICB has received the maximum benefit for the (public/taxpayers) money they have spent on something.

W

Wellbeing: Being in a position where you have good physical and mental health, control over your day-to-day life, good relationships, enough money, and the opportunity to take part in the activities that interest you.

Workplace Pension: A workplace pension might also be known as 'company', 'work-based', 'occupational', 'works' pension and is a way for employers, including PHB employers, to contribute towards their staff/Personal Assistants' pension. Personal Assistants can also contribute to their own workplace pension. The ICB will ensure that there is enough money in the PHB to pay for your Personal Assistants' workplace pension. The PHB employer's Money Management Service will provide you with more information and advice concerning workplace pensions and how it is organised and paid for.

Many thanks to Think Local and Act (TLAP) Personal for some of the definitions detailed above. [TLAP Care and Support Jargon Buster \(thinklocalactpersonal.org.uk\)](https://thinklocalactpersonal.org.uk).

Last updated: 19 December 2023 V1.