



COMING HOME GUIDE

Personal health budgets: NHS money for care, your way

A family guide

For England, with Wales, Scotland and Northern Ireland

Version 1.0.1 • October 2026. Next review: April 2027

About this guide

This guide is correct at October 2026, version 1.0.1. We've written it in good faith as general guidance to help carers and families. It isn't legal, financial or medical advice. Rules and rates change, so before you act, please make sure you have the latest version of this guide and look at the official sources: GOV.UK, Social Security Scotland, nidirect and your local council. To the extent the law allows, we can't accept liability for any errors or omissions, or for decisions made on the strength of this guide. In a medical emergency call 999. For urgent advice, contact NHS 111.

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How to use this guide

Version 1.0.1. October 2026. Next review: April 2027. Information read on 4 October 2026. We review this guide every April, and straight away if the law or the official guidance changes in any nation.

Who this guide is for: you, if the NHS pays for some or all of the care of someone you love, or might do. It might be your mum or dad, your partner, your child, a grandparent or a close friend. It explains personal health budgets from the NHS: who has a right to one, how to get assessed and ask, and what the money can be used for. Personal health budgets are mainly an England scheme. Section 12 explains what happens in Wales, Scotland and Northern Ireland.

How to use it: read only the part you need. Sections 1 to 5 cover what a personal health budget is, who can have one, the assessments, how to ask and the plan. Sections 6 to 9 cover how the money is managed and spent, including technology, and wheelchair budgets. Sections 10 and 11 cover reviews, asking for more and challenging a decision. Every fact has a source and a date, and the full list is in "Sources" at the back.

Guidance, not advice. This guide explains how personal health budgets work, in plain words. It can't tell you what care the person you look after needs, whether they'll be eligible for NHS continuing healthcare, or what the NHS will pay. Only the NHS team, the integrated care board (ICB) and the professionals who know them can decide that. For advice about your own situation, talk to one of the free advice services in section 14.

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

Care from the council is different. If the council pays for care after a needs assessment, the money is a personal budget, not a personal health budget. See [our guide to personal budgets](#).

01

What a personal health budget is

A **personal health budget** is an amount of NHS money to support someone's health and wellbeing needs. The person, or someone who represents them, works with the local NHS team to plan how it's spent ([NHS, What is a personal health budget?, reviewed 5 Apr 2023](#)). It's not extra money. It's a different way of spending NHS money on the person's care ([DHSC, National framework for NHS continuing healthcare and NHS-funded nursing care, July 2022, revised](#)).

In England, the local **integrated care board** (ICB) makes the arrangements. ICBs are the NHS bodies that plan and pay for local health services ([NHS, What is a personal health budget?](#)).

NHS England says the person should ([NHS England, Personal health budgets, read 4 Oct 2026](#)):

- be central in writing their personalised care and support plan, and agree who is involved
- agree the health and wellbeing outcomes they want to achieve
- get an early idea of how much money is available
- have enough money in the budget to meet the needs and outcomes in the plan
- be able to choose how the money is managed
- be able to use the money in ways and at times that make sense to them, as agreed in the plan

A personal health budget won't be right for everyone. The person can give it up at any time and still have care in another way (NHS, What is a personal health budget?).

02

Who has a right to one

In England, these groups have a **legal right to have** a personal health budget (NHS, What is a personal health budget?; NHS England, Personal health budgets):

- **Adults with NHS continuing healthcare.** This is care arranged and paid for by the NHS for some adults with long-term complex health needs ([NHS, NHS continuing healthcare, reviewed 11 Apr 2024](#)). The right has been in place since October 2014 (National framework).
- **Children and young people with continuing care.** This is the NHS help for children with complex health needs.
- **People with section 117 aftercare.** This is aftercare for people who have been kept in hospital under certain sections of the Mental Health Act. It doesn't include section 2 (NHS, What is a personal health budget?).
- **People who need an NHS wheelchair.** This is a **personal wheelchair budget** (section 9).

The rights for section 117 aftercare and wheelchairs began on 2 December 2019 ([legislation.gov.uk, SI 2019/1432](#)). ICBs must tell eligible people about their right ([NHS England, Personal health budgets](#)).

Everyone else can ask. If the person isn't in one of these groups but you're interested, ask the local ICB. ICBs are encouraged to offer personal health budgets to other groups too (NHS, What is a personal health budget?). NHS England gives examples, such as one-off budgets to help someone leave

hospital, or for mental health recovery, and budgets for children and young people with education, health and care plans (NHS England, Personal health budgets). Outside the "right to have" groups, it's up to the ICB.



03

Getting assessed



The route depends on which group the person is in.

NHS continuing healthcare (adults)

Step 1: the Checklist. Most people start with a short first assessment called the Checklist. A nurse, doctor, social worker or other trained practitioner can fill it in. You should be told in good time, and you can usually be there (National framework, pages 41 and 42). A positive Checklist doesn't mean the person is eligible, only that they should have a full assessment. You can't fill one in yourself, but you can ask the ICB for one (National framework, page 42).

Step 2: the full assessment. A team of professionals looks at the person's needs and fills in a form called the Decision Support Tool. They make a recommendation, and the ICB decides whether the person has a "primary health need" and is eligible (National framework). The NHS says a decision usually comes within 28 days (NHS, NHS continuing healthcare). The framework says the whole process should, in most cases, take no more than 28 calendar days from when the ICB gets the positive Checklist (National framework, page 55).

Fast track. If the person's health is getting worse quickly and they may be nearing the end of their life, a fast-track route can be used instead (NHS, NHS continuing healthcare). See [our guide to end of life care, section 4](#).

Our [guide to arranging care, section 11](#), and [our guide to MND, section 9](#), say more about NHS continuing healthcare.

Children and young people's continuing care

Children have their own process, set out in the national framework for children and young people's continuing care, with its own first-stage form and decision tool ([DHSC, Children and young people's continuing care national framework, published 22 Jan 2016](#)). Ask the child's health team or the ICB.

Section 117 aftercare

Aftercare is planned by the ICB and the council together, and must be provided until they're satisfied the person no longer needs it ([legislation.gov.uk, Mental Health Act 1983, section 117](#)). Ask the person's care coordinator or mental health team about a personal health budget for the NHS part of the aftercare. The council part can be a direct payment from the council, and aftercare is free ([DHSC, Care and support statutory guidance, updated 22 Jul 2025, paras 12.1 and 12.25](#)).

Wheelchairs

The right covers people who are referred to and meet the criteria of their local wheelchair service, and people already registered when they need a new chair, because their needs or the chair have changed (NHS, What is a personal health budget?). The wheelchair service assesses their needs.

04

How to ask

1. **Ask the person's NHS team or the ICB.** For NHS continuing healthcare, ask the continuing healthcare team at the ICB. The NHS website has a tool to find the local ICB (NHS, What is a personal health budget?).
2. **Say you'd like a personal health budget,** and which group the person is in, if you know.
3. **Ask for the information in writing:** how the ICB works out budgets, the ways it can be managed, and who the contact is.
4. **Ask for an early idea of the amount** before you plan (NHS England, Personal health budgets).

If they say no. If a request for a personal health budget is turned down, you should be told why, and the ICB should explain how to appeal (NHS, What is a personal health budget?). If an ICB refuses a **direct payment**, it must tell you in writing with its reasons. You can ask it to think again and give new evidence. It must then reply in writing, though it only has to reconsider once in 6 months unless needs change (NHS England, [Guidance on direct payments for healthcare: understanding the regulations, updated 22 Jul 2025, paras 24 and 25](#)). The ICB should also consider whether another kind of personal health budget would suit (para 26).

05

The personalised care and support plan



The plan is the heart of a personal health budget. The NHS says it sets out the person's health and wellbeing needs, the health outcomes they want to achieve, the amount of money in the budget, and how it will be spent. A **care coordinator** should be named as the first point of contact (NHS, What is a personal health budget?).

The amount is based on an assessment of health and wellbeing needs and the cost of meeting them (NHS, What is a personal health budget?). For direct payments, the ICB must be satisfied that the needs in the plan can be met by what's in it, and that the money will cover the full cost (legislation.gov.uk, SI 2013/1617, regulation 8). The plan must be agreed by both the ICB and the person, or their representative (Guidance on direct payments for healthcare, para 18).

Questions to ask at the planning meeting:

- What's the early estimate, and how was it worked out?
- Which needs and outcomes will the budget meet?
- Who will be the care coordinator?
- What happens if something goes wrong, or we disagree?
- When is the first review?

06

Ways to manage it

A personal health budget can be managed in three ways, or a mix (NHS, What is a personal health budget?; National framework):

1. **A notional budget.** No money changes hands. You find out how much is available and decide with the NHS team how to spend it. The NHS then arranges the care.
2. **A third party budget.** An organisation that's independent of both you and the NHS holds the money and arranges the care in the plan. The NHS gives an independent user trust or a voluntary organisation as examples.
3. **A direct payment for healthcare.** The money is paid to the person, or a representative or nominee, to buy the agreed care. You must show what it's been spent on.
4. **A mix of these.**

Direct payments. The rules are in the National Health Service (Direct Payments) Regulations 2013, SI 2013/1617 ([legislation.gov.uk](https://www.legislation.gov.uk)). The money must go into an account the ICB approves, used only for that purpose, though a one-off payment can go into a personal bank account (SI 2013/1617, regulation 10). If the person lacks capacity, a representative can manage it for them (Guidance on direct payments for healthcare, section 4).

Paying family. A direct payment can only pay a family member or friend who lives in the same household to give care if the ICB is satisfied it's necessary. ICBs decide case by case (Guidance on direct payments for healthcare, para 153).

With a council budget. If the person also has a personal budget from the council, they can have both, and ask for them to be paid into the same bank account. A budget that covers both health and social care is sometimes called an integrated personal budget (NHS, What is a personal health budget?).

07

What the money can and can't be spent on

It must meet the plan. NHS England says a personal health budget can include "a range of things to give people access to care, support and services that are holistic, innovative and build on their strengths" (NHS England, Personal health budgets). Its direct payment guidance says that, apart from a short list of exclusions, a direct payment "can be spent on a broad range of things that will enable the person to meet their health and wellbeing needs", but only on things agreed in the plan (Guidance on direct payments for healthcare, para 18). The person or their representative must only use it as the plan says (SI 2013/1617, regulation 11).

The NHS gives examples such as care, equipment and personal care (NHS, What is a personal health budget?). For NHS continuing healthcare, the NHS pays for all the care and support the person is assessed as needing (Guidance on direct payments for healthcare, para 21).

What it can't be spent on. The NHS says the money can't be spent on gambling, paying off debt, alcohol, tobacco, or anything illegal. Emergency care, medicines and GP care are separate and aren't paid from the budget (NHS, What is a personal health budget?). NHS England's guidance adds that a direct payment can't pay for (Guidance on direct payments for healthcare, paras 13 to 17):

- GP services, vaccinations and immunisations, and some other public health services offered to whole groups of people
- emergency hospital care, such as accident and emergency

- surgery
- NHS charges, such as prescription or dental charges

Spending outside the plan. If the budget is spent in ways that weren't agreed, the ICB may ask for the money back (NHS, What is a personal health budget?).

08

Can a budget pay for things like apps or technology, including Coming Home?

Sometimes, but it's never certain. It depends on the plan, the ICB's decision and the health and wellbeing outcomes the item would meet.

What the official guidance says. NHS England describes personal health budgets as flexible, able to include "holistic, innovative" support (NHS England, Personal health budgets). Its direct payment guidance says a direct payment can be spent on "a broad range of things", and that ICBs "should be careful not to exclude different requests without examining each proposal on a case-by-case basis", because "Personal health budgets work best where people have real flexibility over how they use their budgets". It adds that ICBs "should consider all proposals where it can be demonstrated that the use of the budget is a reasonable way to meet the person's health and wellbeing needs" (Guidance on direct payments for healthcare, paras 18, 20 and 98).

What that doesn't mean. None of this means a budget will pay for a particular app, device or subscription. Before agreeing the plan, the ICB must be satisfied that the person's health needs can be met by what's in it (SI 2013/1617, regulation 8; Guidance on direct payments for healthcare, para 18). When deciding whether to make a direct payment at all, an ICB must think about whether it's value for money (legislation.gov.uk, SI 2013/1617, regulation 3). The National framework describes the budget as money to support the person's healthcare and wellbeing needs, planned and agreed between the person and the ICB (National framework, page 96). The ICB can say no.

Council policies are different. Council direct payment policies for social care don't apply to NHS money, but they show how decisions about technology can go either way. Some councils give a tablet as an example of a carer's direct payment, while others rule out household bills and everyday household items. See [our guide to personal budgets, section 8](#), which quotes three council policies with their dates.

How to ask. If you think an app or a piece of technology would help meet a health or wellbeing outcome in the plan, raise it at the planning meeting or a review. It helps to:

1. **Start with the outcome, not the product.** Use the plan's own words. For example: "The plan says Dad wants to stay at home with support from the family and his care team. A shared calendar and notes would help the family and his personal assistants keep track of who's coming in and what's been agreed."
2. **Say which need or outcome it meets.** Point to the line in the plan.
3. **Say what it costs.** Include any monthly fee, and how long you'd need it.
4. **Say what else you've tried,** and why this would work better or cost less.
5. **Ask how it would be recorded in the plan,** and how the care coordinator will review it.
6. **Ask for the answer in writing.** If it's no, ask for the reasons.

Ask before you buy. Money spent on something not agreed in the plan may have to be paid back (NHS, What is a personal health budget?).

For example, a family might ask whether a care organising app such as Coming Home, which we make, could be part of a personalised care and support plan. That's for the ICB to decide, using the plan and the outcomes. There's no promise it would be agreed.

09

Personal wheelchair budgets



Since 2 December 2019, people who use NHS wheelchair services, and whose posture and mobility needs affect their wider health and social care needs, have had a legal right to a personal wheelchair budget ([NHS England, Personal wheelchair budgets, read 4 Oct 2026](#)). With one, a person should expect a personalised assessment, a care plan with their outcomes, and information up front about the amount and the options locally (NHS England, Personal wheelchair budgets).

There are four ways to manage a personal wheelchair budget (NHS, What is a personal health budget?):

1. **Notional.** The NHS buys and provides the chair. You can add money from elsewhere for a higher specification chair.
2. **Third party.** You use the budget to buy a chair outside the NHS, and can add your own money.
3. **Part of a wider third party budget,** if the wheelchair is part of a bigger package of care.
4. **Direct payment.** The NHS says this isn't usually available for wheelchair budgets at the moment.

If you buy a chair outside the NHS, ask about repairs and maintenance before you decide (NHS England, Personal wheelchair budgets).

10

Reviews, and asking for more

When reviews happen. A personalised care and support plan with a direct payment must be reviewed within the first 3 months, then at least once a year (SI 2013/1617, regulation 14; Guidance on direct payments for healthcare, para 101). For NHS continuing healthcare, there should be a review within 3 months of the decision, then at least once a year (National framework, page 61).

You can ask for a review at any time. You can ask the NHS team to review the plan if needs have changed or the plan isn't working (NHS, What is a personal health budget?).

Asking for more. The budget must be enough to meet the needs and outcomes agreed in the plan (NHS England, Personal health budgets), and a direct payment must cover the full cost of each service in the plan (Guidance on direct payments for healthcare, para 112). If the ICB becomes aware that a direct payment isn't enough to pay for the care in the plan, it must carry out a review (SI 2013/1617, regulation 14). If you've overspent, contact the NHS team as soon as you can. The NHS says no one with a personal health budget will be denied healthcare (NHS, What is a personal health budget?). It helps to:

- write down what has changed, with dates
- show where the money runs short
- ask what the new amount is based on
- ask for the decision in writing

11

Challenging a decision



There are different routes for different decisions.

About the plan, the amount or a refusal. Start with the NHS team and the care coordinator. If the ICB refuses something you asked to include in the plan, you can ask for an explanation and ask it to reconsider, with any new evidence. It must reply in writing. If you still disagree, it should point you to the complaints process (Guidance on direct payments for healthcare, para 100). If that doesn't sort it out, use the ICB's complaints process (NHS, What is a personal health budget?). Every ICB has its own complaints procedure. Complaints should usually be made within 12 months, and free NHS complaints advocacy can help at any stage ([NHS England, Feedback and complaints, read 4 Oct 2026](#)). For direct payments, you can also ask the ICB to reconsider a refusal (section 4).

About NHS continuing healthcare eligibility. If you disagree with the decision on whether the person is eligible, there are three steps (National framework, pages 67 to 70):

1. **ICB local review.** Ask the ICB to review the decision. Every ICB must have a local resolution process. It starts with a discussion and can go to a formal meeting. The ICB should explain how it reached its decision.
2. **NHS England independent review panel.** If that doesn't resolve it, you can ask NHS England for an independent review of the eligibility decision or the process the ICB followed. The panel has an independent chair. Its role is advisory, but NHS England should accept its recommendations in all but exceptional cases.

3. **The ombudsman.** If the decision is upheld after the panel and you still disagree, you can complain to the Public Service Ombudsman (called the Parliamentary and Health Service Ombudsman until 1 October 2026).

The independent review panel only looks at eligibility and the process. It doesn't cover the type of care offered or the content of a care package. Those go through the complaints process (National framework, annex D).

The ombudsman. The Public Service Ombudsman looks at complaints about the NHS in England once the NHS complaints process has ended (NHS England, Feedback and complaints). Complain to the organisation first, then to the ombudsman within 12 months of knowing about the issue ([Public Service Ombudsman, Making a complaint about the NHS in England, read 4 Oct 2026](#)).

12

Across the four nations



Personal health budgets as described in this guide are an England scheme. The MND Association, for example, says personal health budgets "only apply if you are living in England" ([MND Association, Personal health budgets, Feb 2026](#)).

Wales

Wales has started something similar for NHS continuing healthcare. Since 1 April 2026, adults eligible for Continuing NHS Healthcare can ask for a **direct payment** from their health board, under the National Health Service (Direct Payments) (Wales) Regulations 2026 ([Welsh Government, Written statement, 25 Mar 2026](#)). The parts that cover children come into force on 1 October 2027 ([legislation.gov.uk, SI 2026/104 \(W.\), regulation 1](#)). The Welsh Government has published guidance ([Welsh Government, Direct payments for Continuing NHS healthcare, updated 29 Apr 2026](#)). Ask the health board. Social care direct payments from the council are covered in [our guide to personal budgets, section 12](#). If an NHS complaint isn't sorted out, go to the [Public Services Ombudsman for Wales](#).

Scotland

Scotland doesn't have NHS continuing healthcare. It was replaced in 2015 by hospital-based care for people whose needs can only be met in hospital ([Care Information Scotland, read 4 Oct 2026](#)). Choice and control over care at home comes through **Self-directed Support** from the council, with four options

([mygov.scot, Self-directed Support, updated 25 Jun 2026](#)). Scotland doesn't have personal health budgets like England's. Instead, NHS money can be passed to the council and added to a Self-directed Support budget. The Scottish Government's standards say "NHS funds can be incorporated into a person's Direct Payment or Option 2" ([gov.scot, Self-directed support: framework of standards, standard 12.6, 31 May 2024](#)). Whether this happens depends on the local NHS board and council, so ask the council's social work team. If a complaint isn't sorted out, go to the [Scottish Public Services Ombudsman](#).

Northern Ireland

Northern Ireland doesn't have personal health budgets like England's either. Health and social care are both run by the Health and Social Care Trusts, which offer **Self Directed Support**. After an assessment, the Trust agrees a personal budget, which can be taken as a direct payment, a managed budget, a service the Trust arranges, or a mix ([Northern Health and Social Care Trust, Self Directed Support, read 4 Oct 2026](#)). This is for social care. A Northern Ireland Assembly research paper says "only social care-eligible needs can be funded by SDS / direct payments", and health services are usually funded separately ([NI Assembly Research and Information Service, Briefing paper 13/26, 17 Oct 2025](#)). Ask the Trust about direct payments for care you've been assessed as needing ([nidirect, Direct payments, read 4 Oct 2026](#)). If a complaint isn't sorted out, go to the [Northern Ireland Public Services Ombudsman](#).

	England	Wales	Scotland	Northern Ireland
NHS personal health budgets	Yes, run by ICBs	No, but CHC direct payments for adults since 1 Apr 2026	No, but NHS money can be added to a Self-directed Support budget	No
Legal right to have one	CHC, children's continuing care, section 117 aftercare, wheelchairs	Adults eligible for CHC can ask for a direct payment	Does not apply	Does not apply
Social care alternative	Council personal budget	Council direct payments	Self-directed Support	Trust Self Directed Support
Ombudsman for NHS complaints	Public Service Ombudsman	Public Services Ombudsman for Wales	Scottish Public Services Ombudsman	NI Public Services Ombudsman

13

How Coming Home can help



Coming Home: Family Care is an iPhone app for families looking after someone. It's coming soon. It helps you organise. It isn't financial, legal or medical advice, and it doesn't replace the NHS team, the ICB or the care coordinator.

The care circle brings the family, friends and neighbours who help into one place, with shared notes, tasks and a calendar.

The family care diary helps you note what's changed and when, which can help when you ask for a review.

To hear when Coming Home is ready, join the waitlist:

www.cominghomecare.app/?ref=guide-personal-health-budgets

Built by people who know home care.

14

Who to call



This guide is guidance, not advice. For support and advice:

- **The person's NHS team or care coordinator, and the ICB's continuing healthcare or personal health budget team** (England)
- **The health board** (Wales), **the council's social work team** (Scotland), or **the Health and Social Care Trust** (Northern Ireland)
- **NHS complaints advocacy** in England, which is free (NHS England, Feedback and complaints)
- **Carers UK Helpline:** 0808 808 7777, Monday to Friday 9am to 6pm ([Carers UK, Helpline and other support, read 4 Oct 2026](#))
- **Age UK Advice Line** (England): 0800 678 1602, 8am to 7pm, every day of the year ([Age UK Advice Line, read 4 Oct 2026](#))
- **Independent Age Helpline:** 0800 319 6789, Monday to Friday 8.30am to 5.30pm, closed on bank holidays ([Independent Age, Contact the Helpline, read 4 Oct 2026](#))
- **Contact** (families with disabled children): 0808 808 3555 (as listed on [NHS, Carer's assessments](#))
- **Public Service Ombudsman:** 0345 015 4033 (as printed on its NHS complaints page, read 4 Oct 2026)
- **The other ombudsmen**, if a complaint isn't sorted out (section 12)

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

15

Sources

All read on 4 October 2026 unless another date is given. Dates in brackets are the page's own published, updated or reviewed date.

England: NHS pages and guidance

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England: law

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Helplines

- Carers UK, Helpline and other support: www.carersuk.org/help-and-advice/helpline-and-other-support/
- Age UK Advice Line: www.ageuk.org.uk/services/age-uk-advice-line/
- Independent Age, Contact the Helpline: www.independentage.org/get-advice/helpline
- NHS, Carer's assessments (reviewed 1 Jul 2022): www.nhs.uk/conditions/social-care-and-support-guide/support-and-benefits-for-carers/carer-assessments/

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Changelog

Version	Date	What changed	Why
1	October 2026	First published	Information read on 4 October 2026
1.0.1	October 2026	The ombudsman's new name, Public Service Ombudsman, in sections 11, 12 and 14 and in Sources	The ombudsman changed its name on 1 October 2026 (Public Service Ombudsman, Becoming the Public Service Ombudsman, 29 Sep 2026)

The next review is due in April 2027, or straight away if the law or guidance changes. The latest version is always at

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