

The pros and cons of NHS Continuing Healthcare



WHAT IS SIA?

SIA is the national charity for people with spinal cord injuries and their families. If you, a relative or friend is paraplegic or tetraplegic, or you are interested in our work, why not join us? Membership is free of charge and all new UK members will receive a year's free subscription to SIA's bi-monthly magazine **Forward**. An annual subscription to *Forward* is £20.00. We also circulate a monthly email newsletter, 'e-clips' to all who subscribe while our popular interactive website offers a Message Board as well as hundreds of pages of useful information.

We produce a wide range of publications (available to purchase) dealing with all aspects of living with spinal cord injury including publications specifically for health care professionals. We also have an extensive series of free Factsheets on a wide range of topics, and, for those pursuing a compensation claim; we publish a Directory of Personal Injury Solicitors in book form and as a mobile app.

Our Freephone Advice Line is accessible by e-mail, text, post and phone and provides accurate and up-to-date information on subjects including welfare advice, specialist equipment, legal rights etc as well as health related topics. We run a Vocational Support service for those wishing to return to employment, retrain or take up volunteering. Our Ageing project works to improve the quality of life of spinal cord injured people and can be accessed via the Advice Line. Externally, our Outreach Service, staffed by spinal cord injured people, operates at all ten Spinal Injuries Centres in England, Wales and Northern Ireland, as well as out in the community, on a regional basis.

SIA also actively campaigns on vital issues affecting the everyday lives of disabled people, as set out in our campaigns manifesto. We are represented on major voluntary and statutory bodies and our own Governing Board is composed of spinal cord injured people. We have our own state-of-the-art premises, SIA House, which combines the twin principles of inclusive design and accessibility and from here we run the only specialist spinal cord injury Library in the country.

We are active on social media and also have a Message Board on our website providing an online community for spinal cord injured people, their family members and friends.

To find out more, or join us, please write to us at:

Spinal Injuries Association, SIA House, 2 Trueman Place, Oldbrook, Milton Keynes MK6 2HH or contact us on:

General Office: 01908 604191 (9am-5pm)

Freephone Advice Line: 0800 980 0501 (11am-1pm & 2pm-4.30pm)

Website: www.spinal.co.uk

E-mail: sia@spinal.co.uk

Text: Text SIA and your enquiry to 81025 (messages will be charged at your standard network rate)

SIA Registered Charity Number: 1054097

The Pros and Cons of NHS Continuing Healthcare

It is very important to understand that the amount of care you receive is determined by your assessed level of need, and not the source of funding for your care. In other words being eligible for NHS continuing Healthcare does NOT necessarily mean that you will automatically receive greater levels of care provision.

The key **advantage** of NHS Continuing Healthcare funding is probably financial. Unlike Social Services Funded care it is not subject to means testing. In other words if you qualify for NHS Continuing Healthcare you will not have to make any contribution to the cost of your care irrespective of how much you have in savings or investments. (Currently if you have savings of over £23,250 or a high income from a pension you will not be entitled to Social Services funded care. Even if your savings are below this level you may be required to make a financial contribution to your care package.)

The key **disadvantage** of NHS Continuing Healthcare funding is the amount of direct control you have over how your care is delivered. If you receive Social Services funded care there are two ways the care can be delivered:

1. Direct Services. In this instance Social Services contract directly with a care provider (agency) and the agency then allocates carers to come and work with you.
2. Direct Payment/Individual Budgets. In this instance Social Services pay the money for your care funding directly to you and you can then organise your care in the way you want. This could be either through a care provider (agency) of your choice or by you directly employing carers.

The NHS Continuing Healthcare equivalent to a Direct Payment/Individual Budget is called a Personal Health Budget (PHB). Currently PHB's are only available in a limited number of Clinical Commissioning Groups (CCG's) – those that have been involved in a pilot scheme to evaluate the effectiveness of PHB's over the last few years. However from April 2014 everyone who is eligible for NHS Continuing Healthcare funding will be entitled to ask for a PHB.

In the meantime, if you are not under one of the CCG's that is currently authorised to offer PHB's you may have to have your care provided by an agency.

There are however ways of maximising the amount of control you do have with NHS continuing Healthcare.

For more information please e-mail [Brian O'Shea](#), Continuing Healthcare Adviser, or call on 01908 604191.

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