

Easy Read



Direct Payments for Continuing NHS Healthcare

Information for people



April 2026

How to use this document



This is an Easy Read version of: **Direct Payments for Continuing NHS Healthcare: Information for Patients and the Public.**



You might need help to read it. You can ask someone you know to help you.



Where the document says **we**, this means **your Health Board.**



Hawdd ei Ddeall Cymru
Easy Read Wales

[Easy Read Wales](#) made this document into Easy Read using **Photosymbols**. [To tell us what you think about this easy read version, click here.](#)

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About this guide



There are new rules that are part of the law called the **Health and Social Care Wales Act 2025**.



The new rules say people who get Continuing NHS Healthcare can ask for a direct payment to pay for their care.



The new rules will start from April 2026 in Wales.



This change will make things fairer and more equal for:

- disabled people
- and people with serious health issues.

This guide explains:



- How direct payments work.
- Who can get them.
- What people can and cannot use them for.
- What support people can get.
- What happens if things change.

What is Continuing NHS Healthcare



Continuing NHS Healthcare is a package of on-going care. It is arranged and paid for by the NHS.



Continuing NHS Healthcare is for people who have care needs which are mostly health related. This might be because:



- You are disabled.



- You have a long-term illness.



- You have had an accident.



- You have a complex learning disability. This means the person has a very serious learning disability. They may need a lot of support in daily life.



Your Local Health Board must decide if you can have Continuing NHS Healthcare.



If you get Continuing Health Care, you can ask for direct payments to pay for your care.

How direct payments work for Continuing NHS Healthcare



A direct payment is when you are given money to arrange your own care. This is instead of the NHS arranging services for you.

You can use this money to:



- Choose your own support.
- Have more control over your care.
- Have more independence.



You can get direct payments only if you meet the criteria for Continuing NHS Healthcare.



You must have an assessment to check if this applies to you.



An Assessment is when health and social care professionals work together to decide what your needs are. And how your needs should be met.



There are 7 NHS Local Health Boards in Wales. They decide if you can have direct payments for Continuing NHS Healthcare.



The money is paid:

- To you, or
- To someone who helps you manage your care.



The money can be used to pay for support that is in your care plan. A care plan includes:

- What support a person needs.
- What the direct payments money must be used for.



Direct Payments can be used to:

- Pay for your ongoing care and support.
- Pay for one-off care and support if this is agreed in your care plan.

Who can get a direct payment

You may be able to get a direct payment if:



- You meet the criteria for Continuing NHS Healthcare.



- It is a safe and good way to meet your needs.



- You choose to have a direct payment. And no one has forced you.



- You, or someone you trust, can manage the money.

Agreeing to have a direct payment



You must understand what a direct payment is.



You must decide if you want direct payment to pay for your care.



You can ask someone you choose to decide for you.



If you are not able to make decisions anymore, your care plan will say what happens.

What can direct payments be spent on

You can spend your direct payment on care and support agreed in your care plan. For example:



- Personal assistants.



- Training for personal assistants.



- Support to live independently.



- Services or activities that help your health and wellbeing.



- One-off items agreed in your care plan.



- If you need emergency support to continue your care.

You cannot spend your direct payment on:



- GP appointments or treatments.



- Vaccinations or health checks.



- Emergency hospital care or planned surgery.



- NHS charges. Such as dental, eye checks, prescriptions.



- Alcohol, smoking, gambling, or paying debts.



- Illegal things.



- Bills like electricity or water.

What your care plan will be about



Your care plan:

- Shows your needs and goals.



- Says what your direct payment will pay for. Tells you how much money you will get and how often.



- Gives names of your Continuing NHS Healthcare Coordinator.



- Tells you when your first review will happen.



- Tell you about any risks and how to keep you safe.

Reviewing your care plan



Your care plan will be checked in 3 months. After that, it will be checked at least once a year.



Reviews are done to check if your plan still meets your needs.



It also checks things like spending, training, insurance, and safety.



If your needs change, reviews can happen sooner.

Managing a direct payment



The direct payment must cover everything you and your care coordinator agree in your care plan.



The money must go into a separate bank account or managed account.



You may have a little money for emergencies.



You must keep records like invoices and bank statements. You can get help for this. An invoice is a bill.

Can someone else manage the direct payment for you



Yes. You can:

- Choose a **nominee** you trust to manage the money.

A **nominee** is a person you choose to manage your direct payments.



- Have a **representative** if you do not have **capacity**. This means you cannot make decisions or choices.

A **representative** is a person who makes choices for you if you cannot decide. They help with things like money, health, or care.



- Use a service to help manage the money.

Using direct payment to pay personal assistants

A personal assistant is a person who helps you with everyday tasks. This can include things like:



- Getting dressed or washing.
- Preparing meals.
- Going out or travelling.

You can use your direct payment to pay personal assistants. For things like:



- Wages
- Tax and National Insurance
- Training
- Insurance
- Holiday and sickness pay.



You must follow rules when hiring personal assistants.



Sometimes you can allow family or friends to be a personal assistant.



Your care coordinator will talk to you about this.

Buying services



You can buy support services from companies or agencies.



You must check if the company or agency is registered with Care Inspectorate Wales.



You should ask them if they have insurance, training, and follow safety rules.

Staying safe



Your care plan will list any risks.



Your local Health Board must help you stay safe.



Always tell someone if you are worried.



Tell your local Health Board if you think money is not used properly.



If a personal assistant hurts you, the Health Board must help keep you safe. And take the right steps to protect you.

What happens if your needs change



Tell your Health Board if your needs change.



Your care plan will be updated.



Your direct payment may change to keep you safe.



If you go into hospital, your direct payment does not stop. Tell your Continuing NHS Healthcare Care Coordinator. They will advise you.

Can direct payments be stopped



Direct payments can be stopped if:

- You choose to stop.
- You no longer need the care.
- The money is not being used as agreed.
- There are safety issues. Like the care cannot continue safely.
- The money has been stolen or not used the right way.



You will be told the reasons in writing.

If you do not agree with any decision



You can ask your local Health Board to look again at decisions you do not agree with.

If you are not happy, you can:



- Contact your local Health Board to make a complaint.



- Get free help from Llais, who can help with health service concerns: <https://www.llaiswales.org>



- If you are still not happy, you can contact the Public Services Ombudsman for Wales: <https://www.ombudsman.wales>

Information



Your local health board and local council must keep your information safe.



They only collect the information they need.



You can ask for information in the language of your choice.



You can ask for information in Easy Read or large print.

What support you can get



Your local Health Board will:

- Agree your care plan.



- Agree the budget.



- Sign a direct payment agreement with you. This explains the process you both agree to.



- Make sure you get help from healthcare staff and your Care Coordinator.



Your local council or other partners may work with your local Health Board to:

- Make the payments to you.



- Check your spending.
- Review your direct payment.



If you use a service to manage your money, they will:

- Help with payment records.
- Send you reports.
- Tell your local Health Board if they have concerns.

What you should do

You will:



- Use the money only for your care plan.



- Keep records of hours worked by personal assistants. And make sure they are trained to help you.



- Keep records of any money you spend from the direct payment.



- Tell your local Health Board if anything changes.

Getting help



Your local Health Board will provide:

- information
- advice
- and support about direct payments.

You can find out more about your local Health Board healthcare Team:



Swansea Bay University Health Board

Phone: 01639 684561

E-mail: planning.office@wales.nhs.uk



Website: <https://sbuhb.nhs.wales>

Aneurin Bevan University Health Board



E-mail: complex.care@wales.nhs.uk

ABB.CommissioningAdmin@wales.nhs.uk



Website: <https://abuhb.nhs.wales>

Betsi Cadwaladr University Health Board



Website: <https://bcuhb.nhs.wales/services/hospital-services/continuing-nhs-healthcare>

Cardiff and Vale University Health Board



E-mail: Direct.Payments.CAV@wales.nhs.uk



Website: <https://cavuhb.nhs.wales>



Cwm Taf Morgannwg University Health Board

Phone: 01443 744854



Website: <https://ctmuhb.nhs.wales/services/chc>



Hywel Dda University Health Board

Phone: 01554 783624
01554 783625



E-mail: NHS.LongTermCare@wales.nhs.uk

Website: <https://hduhb.nhs.wales>



Powys Teaching Health Board

Phone: 01686 252105



E-mail: powys.complexcare@wales.nhs.uk

Website: <https://pthb.nhs.wales>