



How to include money guidance or social welfare legal advice within your social prescribing offer - a guide for Primary Care Networks



Money &
Pensions
Service



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Who is this guide for?

Clinical directors, Primary Care Network (PCN) managers, commissioners, and decision-makers across systems.

The guide explains why including support for money issues within social prescribing should be considered and the options available for embedding social prescribing link workers that can support with money guidance or social welfare legal advice using the Additional Roles Reimbursement Scheme.

We also include quotes from two organisations who are already successfully delivering money guidance and social welfare legal advice. Thank you to Bromley by Bow Centre and Liverpool Citizens Advice for their input in to this guide.



Why should I include money guidance or social welfare legal advice within my social prescribing offer to patients?

Social prescribing link workers, funded through **NHS England's Additional Roles Reimbursement Scheme**, provide holistic, non-clinical support to your patients. Including money guidance or social welfare legal advice in your social prescribing offer can have a positive impact on your patients, practice, network and system.

Tackling health inequalities and improving population health

Low income, inability to afford suitable housing, unemployment and poverty are key components of deprivation and are classed as social determinants of health inequalities¹.

Therefore poor nutrition, inability to keep homes warm or not taking part in physical and social activities due to lack of income or increasing financial pressures can increase risk of developing or exacerbating health conditions. It may even shorten their life expectancy.

By including support for money issues in your offer to patients, you will help to:

- prevent ill health across your neighbourhood
- support the needs of your existing patient population
- reduce the inequality faced by people in the more deprived parts of your community

Free up time for clinical issues

Dealing with money issues is stressful, so patients may present to their GP because of the impact it's having on how they feel, often not knowing where or who else to turn to.

- 80% of GPs report dealing with non-clinical issues mean they have less time for other health needs
- non-clinical issues take up around one fifth of consultation time on average²

Addressing money issues via your social prescribing link workers, can free up GP time to focus on clinical issues.

You can find out more about how to use ARRS funding for personalised care roles [in this toolkit](#) from Healthy London Partnership

What do all the different terms mean?

A patient's money problems could include anything from living on a low income and struggling to make ends meet to having problems paying for housing or other essentials.

Social prescribing link workers could provide guidance on a limited range of money-related topics. Alternatively, specialist staff can offer advice and casework on welfare benefits and debt. There is a difference between providing guidance and providing advice. Providing specialist advice and casework can only be done by regulated, insured and specially trained and supervised staff, so there are some important key terms to understand.

“Don't be tempted to give a little bit of debt or benefits advice. You need to have professional indemnity and quality assurances. If you're tempted to give a little bit of debt advice be prepared to get a little bit sued.”

Debbie Nolan. Health Programme Manager, Liverpool Citizens Advice.

Money guidance

Giving guidance suggests what someone could do.

Money guidance is impartial and unbiased information that helps a patient identify their options. It doesn't tell them what to do or which product to buy; the decision is theirs. It ranges from signposting to giving complex, technical information.

Guidance can range from debt, borrowing, welfare benefits, budgeting and cashflow, savings, investment, taxation, insurance, pensions, and planning for later life.

Providers of guidance are responsible for the accuracy and quality of the information they provide, but not for any resulting decision made.

The Money and Pensions Service has developed a **competency framework for money guidance**, which sets out the skills, knowledge and behaviours required to deliver impartial guidance. It includes:

- foundation level - this covers knowing the boundaries between guidance and advice, safeguarding, and signposting customers
- 12 technical domains - these include budgeting, welfare benefits and debt, and show the competencies needed if you are talking to a patient about those areas

Social welfare legal advice



This should not be carried out by a social prescribing link worker who does not have specialist social welfare legal advice training.

Giving advice recommends what someone should do.

Social welfare legal advice refers to the provision of advice mainly relating to welfare benefits, debt and housing. It may extend to energy, family, employment, education, immigration and consumer law. This guide only focuses on welfare benefits and debt.

Welfare benefits advice

This advice involves supporting a patient to identify any welfare benefits or other eligible support offers. Support around current welfare benefit claims can also be provided. If providing casework, the adviser may help them fill in welfare benefit application forms and provide practical support with other processes, such as mandatory reconsiderations and appeals.

This advice isn't regulated by an external body, although organisations that provide it can be awarded relevant quality marks or accreditation. It should only be provided by someone who has **been trained to either guidance or advice level**, acting within their professional boundaries. The person providing it also needs to be supervised by a senior adviser and have **an appropriate level of professional indemnity insurance**.

Debt advice

Debt advice involves recommending a specific course of action for a patient to take in relation to their debts, based on circumstances, information provided and financial goals. It's regulated, so any organisation employing people to provide debt advice must be authorised by the Financial Conduct Authority (FCA).

Advice must be provided by a qualified individual who is supervised by a senior adviser. Providers of debt advice are responsible and liable for the accuracy, quality and suitability of the recommendation they make. The patient would be protected by law should any incorrect advice be given which causes financial detriment, so advice providers require suitable professional indemnity insurance.

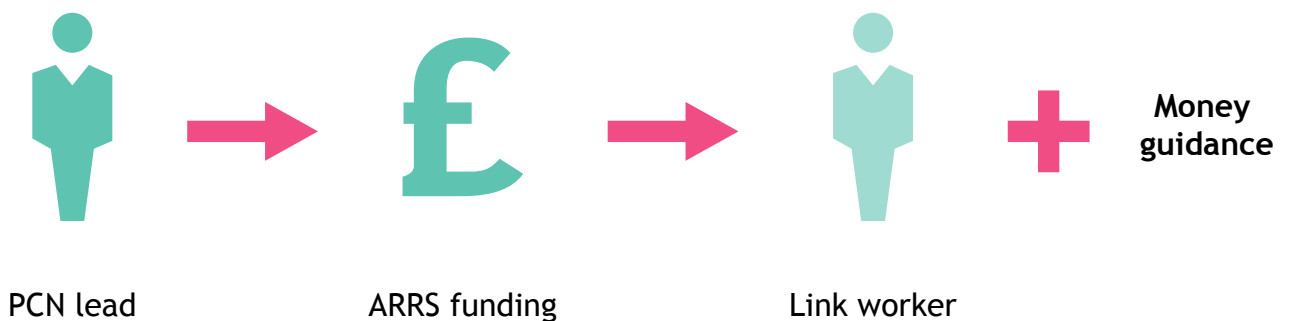
Casework

Providing casework on any element of social welfare legal advice involves taking actions on behalf of the patient, with their consent, to reach their agreed financial goal(s). This could include applying for benefits and/or liaising with organisations the patient owes money to.

What are the options to recruit link workers who provide financial support?

There are three main ways you could include support for money issues within your social prescribing offer:

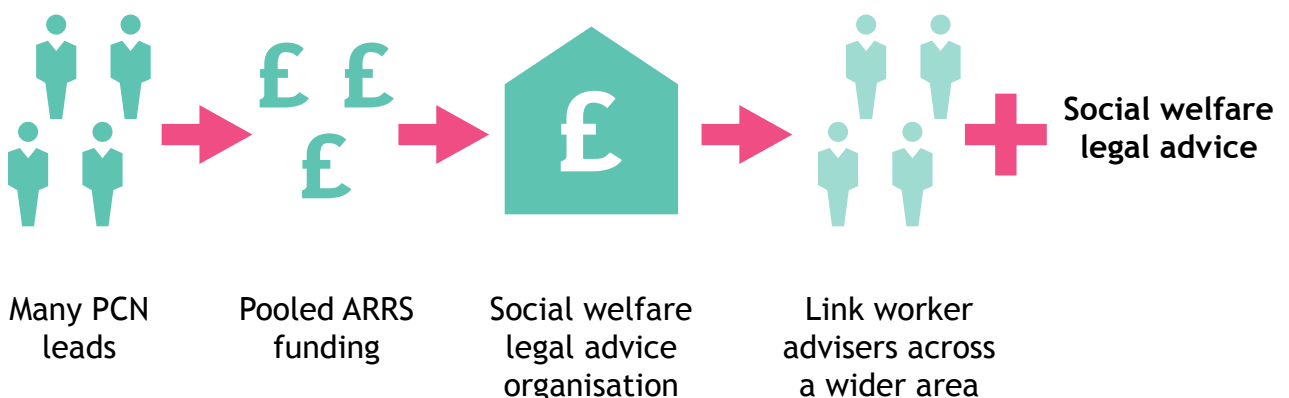
1. Direct employment of social prescribing link workers to provide money guidance



2. Sub-contract social prescribing link workers to a relevant provider to provide money guidance and/or social welfare legal advice



3. Commission a specialist social welfare legal advice service



1. Direct employment of social prescribing link workers to provide money guidance

Using the Additional Roles Reimbursement Scheme funding, you can employ social prescribing link workers and train them to provide support on money issues to **guidance** level. You can also upskill your existing social prescribing link workers to provide money guidance, supporting their ongoing professional development.

Key things to think about

Training

Your social prescribing link workers will need to be trained in the relevant money guidance topics and to the appropriate level.

It is possible to be trained to different education levels of information and guidance. This includes **NVQ qualifications at levels 2, 3 and 4**.

At money guidance level, social prescribing link workers can access training on various money guidance topics via several providers including Advice UK, Christians Against Poverty and the Money and Pensions Service. Other providers are listed on the **Money Guiders website**.

Your PCN or ICS could register to become a partner in the Money Guiders programme from the Money & Pensions Service which would allow your staff to access the learning for free. [Find out more information about how to become a partner.](#)

If you recruit a new social prescribing link worker who has prior training and experience in providing social welfare legal advice, you could train them in social prescribing practice. NHS England provide online learning courses for social prescribing link workers consisting of **12 eLearning modules, hosted on the Health Education England eLearning for Health learning platform**. This includes a specific module on social prescribing and their responsibility in supporting people to access social legal welfare advice. They could then use their prior experience to provide money guidance within their social prescribing link working role.

However, a social prescribing link worker with prior experience of delivering social welfare legal advice is not able to provide advice under your employment as they would need to be regulated, insured and appropriately supervised. You might want to consider options 2 or 3 if you think advice provision is needed.

“They (a money guidance link worker) would need some basic training in debt, they would need to know what a priority debt is, what an emergency is. The number of clients I’ve seen who pay their credit card debts off but not their rent or council tax - people don’t realise the council has a lot more power. They wouldn’t need debt advice training but an understanding of what is needed to support the debt advice session.”

Sandra Doyle. Link Worker Coordinator, Liverpool Citizens Advice

Social prescribing link worker supervision

It is important to ensure appropriate supervision is in place so discussions around money guidance-related cases can get appropriate oversight and support.

This could involve upskilling their manager in the relevant money guidance competency framework and skills, or hiring a manager already experienced in the relevant field.

Access to resources and continuing professional development

To ensure the money guidance is accurate, social prescribing link workers will need access to up-to-date resources and to receive opportunities for relevant continuing professional development. Therefore remuneration for small costs such as access to online support as well as training offers will be need be considered.

Link Workers could join the Money Guiders Network provided by the Money & Pensions Service. They can access regular learning events for free, and get peer support from other money guiders. For more information go to the [Money Guiders England Network](#)

Data capture and reporting

At money guidance level, best practice is to record the information provided and sources used.

Consideration will be required for how and where the social prescribing link workers can record any guidance provided. You may also want to consider how the impact of the service is reported, including any positive financial-related outcomes for your patients.

2. Sub-contract social prescribing link workers to a relevant provider to provide money guidance and/or social welfare legal advice

You can sub-contract your link working to relevant providers within the Additional Roles Reimbursement Scheme. You will need written permission from the commissioner to do so.

“As a Social Prescribing Advice Link Worker, I have a background in social welfare advice before becoming a social prescriber. This means I can give advice and practical support, rather than signposting to an advice service as a generalist social prescriber may have to do. Because we have indemnity insurance, I can give professional advice around legal documents and benefits and housing forms.

I think roles like mine are needed within PCNs. Social Prescribing Advice workers are able to work across social welfare and health and wellbeing, providing clients holistic, one to one personalised care which takes into account the clients whole life.”

Shahanaz Miah - Social Prescribing, Advice Link Worker, Bromley by Bow

Key things to think about

Scope of service

You can choose to enhance the social prescribing link worker service by including money guidance and/or social welfare legal advice topics.

- consider whether you want the provider to deliver guidance or advice
- if they are going to provide debt advice, they will need to have FCA authorisation to provide 'debt counselling'
- the Additional Roles Reimbursement Scheme allows you to sub-contract so long as the provider ensures that all the requirements **within the contract regarding social prescribing are met**

“When a referral comes in from a GP we would triage to look for any emergencies such as bailiffs, no food, no money, and we would deal with it that day. Once the practical issues are dealt with we would look at their wellbeing, what a better life would look like, and find what’s available in their area. Then we connect them with the services in their community, talking therapies, walk and talk groups, yoga, art.”

“If a link worker can support someone to gather information relating to income and expenditure - including debts, by the time they get to a debt adviser the process is far more effective and moves quicker.”

Sandra Doyle. Link Worker Coordinator, Liverpool Citizens Advice

“We’re not just doing link work, we have to stabilise household finances first. We have to focus on the practical issues. Let’s get rid of debt and the threat of bailiffs then we can talk about yoga, or art groups, or talking therapies.”

Debbie Nolan. Health Programme Manager, Liverpool Citizens Advice

Training

If sub-contracting the service, you will want to reassure yourself that the chosen provider can support ongoing training and continuing professional development.

“At Citizens Advice Liverpool we want to look at the underlying conditions, why is there a constant request for food vouchers, is there debt going out to a loan shark? The easiest thing in the world is to give someone a food voucher, it solves issues that day but it won’t bring any real change to that household. Citizens Advice give all link workers a newsletter each month for things to look out for that patients are likely to present”

Debbie Nolan. Health Programme Manager, Liverpool Citizens Advice

Social prescribing link worker supervision

Consider how the social prescribing link worker(s) will be supervised in money and social welfare legal advice related work. Their supervisor should be a trained and experienced social welfare legal adviser.

Premises and employment status

If you sub-contract the social prescribing link working service in your area, the social prescribing link workers will be employees of the sub-contractor.

- consider their physical base (based in GP practices/primary care venues or from the provider's premises)
- consider how they can fully integrate with the other primary care roles

Insurance

If your sub-contracted social prescribing link workers are going to provide social welfare legal advice (rather than guidance) on social welfare legal advice-related topics, they will need to have the right professional indemnity insurance.

This needs to be obtained by the organisation that you sub-contract to and you will want to reassure yourself that they have it in place.

Quality

To reassure patients that these services are of high quality you may want to ensure that any provider holds the relevant accreditation. This can be awarded by organisations such as:

- **Advice Services Alliance - The Advice Quality Standard**
- **Department for Education - The Matrix Standard**

Data capture, sharing and reporting

If you are sub-contracting your social prescribing link workers to another organisation, they will be employees of that organisation.

"I have access to EMS, so I'm able to see clinical and non-clinical notes that help me get the full picture when I first meet a client. I work very closely with GPs and other health care professionals in the Bromley by Bow personalised care network. Just recently we had a training which brought together all the care coordinators and social prescribers. There we were able to exchange information and share knowledge of services in the area."

Shahanaz Miah - Social Prescribing Advice Link Worker - Bromley by Bow

A specialist provider should have their own money and social welfare legal advice-specific database for capturing the required data about the advice given, internal monitoring and quality assurance processes. They will also capture data to comply with any regulatory and accreditation requirements. Things to consider:

- which data to receive from the service, (numbers of patients helped or financial, health and wellbeing-related outcomes)
- whether this role needs access to the patient database, along with the relevant data sharing agreements and permissions required for that to happen.

The Additional Roles Reimbursement Scheme sub-contracting recruitment pathway will allow for data sharing and reporting on GPs' IT systems, such as EMIS and SystemOne. There may need to be additional agreements and information governance procedures to allow for additional data sharing.

3. Commission a specialist social welfare legal advice service

Depending on the level of need in your area, you might decide that a specialist social welfare legal advice service that GPs and other primary care practice staff can refer in to is needed.

Although there are free social welfare legal advice services in most areas (for example those provided by Citizens Advice or other independent advice providers), these can sometimes have long waiting lists.

To utilise Additional Roles Reimbursement Scheme funding to commission a specialist service, it is likely that all PCNs within a place or system would need to agree to do so. As a wider place or system, you may also be able to access funding for such a service from other sources, particularly in areas with high levels of deprivation and a focus on reducing inequalities.

You could choose to combine your social prescribing link workers within the social welfare legal advice service, or separately commission a specialist advice service. However, if you're not utilising social prescribing link workers, Additional Roles Reimbursement Scheme funding would not be available to fund this option.

“Every PCN in Liverpool has a social welfare offer from Citizens Advice Liverpool. Where CA don't provide link worker support, GPs either refer direct to CA for welfare support or they refer to us via their link workers. The service also takes referrals for wellbeing from all secondary care providers including mental health, people under section, midwives, and health visitors.

“It works well. Everything depends on relationships. We have to know each other and have good solid working relationships which puts the patient at the centre. We leave it to the professional judgement of frontline staff and that's paid off for us in dividends.”

Debbie Nolan. Health Programme Manager, Citizens Advice Liverpool

Key things to think about

Scope of service

- do you want the service to provide money-related support at the guidance or advice level?
- which money-related topics do you want to include?
- do you want the service to provide casework to your patients, or guidance or advice only?

The answer to these questions may be determined by the specific needs the patients in your area have, or from insights you gather about what they would find useful from local consultation. Tools such as the [Health Inequalities Dashboard](#) may be useful.

Commissioning process and funding envelope

Commissioning a specialist service would usually involve a competitive process, with a specification drawn up and tenders invited from appropriate providers. Find out who your local advice providers are and talk to them about the range of services they already offer and the knowledge and skills they have in-house.

Depending on your service specification, the successful provider would usually have to cover the costs of management and supervision of advisers, insurance, equipment, premises, travel costs etc.

You may want to consider working with neighbouring PCNs, commissioning at ICS level or across your GP Federation area, if applicable, to pool available funding, achieve an economy of scale and have support throughout the tendering process.

Data capture, sharing and reporting

A specialist provider should have their own money and social welfare legal advice-specific database. Consider which data you want to receive from the service, (e.g. numbers of patients helped or financial, health and wellbeing-related outcomes).

Consider whether you want the service staff to have access to your patient database, along with the relevant data sharing agreements and permissions required for that to happen.

“This is where Liverpool is unique - all the data Citizens Advice collect from health support services is linked to primary care data, Local Authority data and all acute services data. It then goes off to the University of Liverpool research team. As a result, we can look for where the need is not being met and target certain groups with specific programmes.”

Debbie Nolan, Health Services Manager, Liverpool Citizens Advice

Quality

You will want to be assured that any service you commission provides a high-quality service to your patients. During the tendering process, you will want to find out from the provider:

- how they recruit, train and support their staff
- if you want them to give debt advice, that they are regulated by the Financial Conduct Authority
- whether they hold an accreditation which demonstrates they provide high quality advice
- that they have professional indemnity insurance in place
- that they can safely handle patient data
- that they have safeguarding processes in place

Further information on standards for employing link workers directly and sub-contracting is available in the [PCN reference guide](#), which may also be of use in commissioning a service.

Useful Links

- [NHS England Additional Roles Reimbursement Scheme Guidance](#)
- [NHS England Social Prescribing PCN Reference Guide](#)
- [Health London Partnership's PCN Toolkit: Using the personalised care roles to tackle health inequalities](#)
- [Money and Pensions Service - Money Guidance Competency Framework](#)
- [Money Guiders Learning Network](#)
- [Advice Services Alliance - The Advice Quality Standard](#)
- [Department for Education - The Matrix Standard](#)
- [Health Inequalities Dashboard](#)

About us

The Money and Pensions Service

The Money and Pensions Service (MaPS) is here to ensure every person feels more in control of their finances throughout their lives: from pocket money to pensions. When they are, communities are healthier, businesses are more prosperous, the economy benefits and individuals feel better off. MaPS delivers free and impartial money and pensions guidance to the public through MoneyHelper, which recently brought together legacy services the Money Advice Service, The Pensions Advisory Service and Pension Wise.

The National Academy for Social Prescribing

We are an organisation dedicated to the advancement of social prescribing through promotion, collaboration and innovation. We work to create partnerships across the arts, health, sports, leisure, and the natural environment, alongside other aspects of our lives, to promote health and wellbeing at a national and local level. We will champion social prescribing and the work of local communities in connecting people for wellbeing.

Our objectives are to:

- Make some noise - raising the profile of social prescribing
- Find resources - develop innovative funding partnerships
- Build relationships - broker and build relationships across all sectors
- Improve the evidence - shape and share the evidence base
- Spread what works - promote learning on social prescribing

1 [Health Equity in England: The Marmot Review 10 Years On - The Health Foundation](#)

2 [understanding the effects of advice in primary care settings_research report \(final\).pdf \(citizensadvice.org.uk\)](#)

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