

Contact

For information on Trust services
visit www.awp.nhs.uk

PALS

To make a comment, raise a concern or make
a complaint, please contact the Trust's Patient
Advice and Liaison Service (PALS)

Tel: 01225 362 900
Freephone: 0800 073 1778
Email: awp.pals@nhs.net

Other languages and formats

If you need this information in another format
(such as large print, Easy Read), please contact
PALS.

For information in other languages, audio and
'read aloud', please click on the Recite Me
button at the bottom of our website



Lead: Nursing & Quality admin
Leaflet code: AWP -093
Approved: Dec 2022
Next review due: Dec2025



**Debt respite while in mental
health crisis**



We all need a breathing space sometimes.

The stress of debt can be a major cause of mental health problems-or make things worse.

The Breathing Space debt respite scheme aims to remove debt as a burden until recovery has taken place.

Who is entitled to help?

Any person with debt problems who is receiving a specialist mental health service.

How can someone get this help?

A Care Co-ordinator can ask for a referral to be made by an Approved Mental Health Practitioner (AMHP). The person must consent, but, if they do not have capacity to consent, then a referral can be made on their behalf in their “best interests”.

How is a referral made?

The AMHP fills out an evidence form, and certifies that the service user is receiving mental health treatment.

What's on the form?

Information about the person, and, if possible, some information about their debts.

Where does the form go?

To an appointed debt adviser, who will contact the creditors.

What happens then?

Payments and interest build up will stop completely until the service user has recovered their mental health.

Who helps while the scheme is running?

The main person who helps will be a ‘nominated point of contact’ – normally the Care Co-ordinator or a Mental Health Nurse. This person will be told when the scheme starts, and must provide any information the debt adviser asks for.

If this person changes, then the new Care Co-ordinator or nurse is the new point of contact. The debt adviser must be told of the change.

How long will the scheme last?

Until the end of the person’s treatment, and then continues for another 30 days.

Can someone use the scheme more than once?

Yes, as many times as needed.

What happens next?

Care Co-ordinator:

- Gets service user’s consent
- Gathers information on the debt
- Makes a referral to AMHP services.

An **AMHP** completes an ‘Evidence of mental Health Crisis Treatment’ form and identifies the ‘nominated point of contact’.

Debt Adviser receives and checks:

- Credit
- Debt
- Eligibility.

Insolvency service gets information from **debt adviser**, and

- Contacts creditors
- Notifies point of contact.

Mental Health Crisis Breathing Space starts:

- Creditors stop enforcement action and stop contact with service user
- Most interest, fees and charges stop.

When **treatment ends**, the point of contact informs adviser.

Breathing Space continues for another 30 days.

Breathing Space ends.

Debt adviser offers further help and advice.