

# Mental Health Crisis Breathing Space scheme

A guide for healthcare professionals

You may have been listed as a Nominated Point of Contact as part of the Mental Health Crisis Breathing Space scheme, or you may just have heard about Breathing Space and want to learn more about it.

This guide is written for:

- Mental health nurses
- Care coordinators
- Social workers
- Independent Mental Health Advocates
- Independent Mental Capacity Advocates



## What is the Mental Health Crisis Breathing Space scheme?

The Mental Health Crisis 'Breathing Space' scheme gives people in problem debt and receiving treatment for a mental health crisis a 'breathing space' from the people they owe money to, so they can focus on their mental health recovery.

**"The speedy, no hassle or fuss process of Breathing Space has had a positive impact on their life"**

Healthcare professional

## What is the definition of 'mental health crisis treatment'?

Under the Mental Health Crisis Breathing Space regulations, someone is defined as receiving mental health crisis treatment when the person:

- has been detained in hospital for assessment under sections 2 or 4 of the Mental Health Act 1983
- has been detained in hospital for treatment under section 3 of that Act
- has been removed to a place of safety by a police constable under sections 135 or 136 of that Act
- has been detained in hospital for assessment or treatment under sections 35, 36, 37, 38, 45A, 47 or 48 of that Act, or
- is receiving any other crisis, emergency or acute care or treatment in a hospital or the community from a specialist mental health service concerning a mental disorder of a serious nature.

In the regulations, "specialist mental health service" means a mental health service provided by a crisis home treatment team, a liaison mental health team, a community mental health team or any other specialist mental health crisis service.

## How can it help the people I am supporting?

We all know that dealing with debts is stressful and can hurt someone's mental health, triggering a mental health crisis or impacting recovery.

When someone has had their debts entered into the Mental Health Crisis Breathing Space scheme, the organisations they owe money to cannot:

- Demand payment of the debt.
- Charge interest, penalties, or make any other charges to their debt.
- Enter their home to take away anything they own.
- Try to evict them from their home because they are behind with payments on their rent.

The scheme, therefore, gives the person you're supporting 'breathing space' from the worry that comes with dealing with debts and lets them focus on their mental health recovery.

## Free debt advice

If they are feeling well enough, they can also get impartial and confidential debt advice whilst they are in the Mental Health Crisis Breathing Space scheme or afterwards.



The specially trained debt advisers from Mental Health & Money Advice can explore all the options available to the person and help them choose which option could be the best one for them.

- They can check they are receiving all the income they are entitled to and, with permission from the person, they can even contact the people they owe money to for them, so they don't have to worry about it.
- This allows your patient to focus on their mental health recovery whilst we help to support their debt solutions.

This means that when the person stops receiving crisis treatment and the protection of the scheme ends, they have the support they need to tackle their debt issue.

## Who is taking referrals in England?

Rethink Mental Illness has been provided funding from the Money & Pensions Service to help support the Mental Health Crisis Breathing Space.

Their specialist **Mental Health & Money Advice Service** is responsible for:

- Taking referrals.
- Checking a person is eligible.
- Keeping in touch with the **Nominated Point of Contact** every 20-30 days to check if the person is still receiving mental health crisis treatment
- Providing help and advice to the person about their debts.

## How can I refer someone to the Mental Health Crisis Breathing Space scheme?

If someone meets the definition for receiving mental health crisis treatment and has problem debts, they need to:

- Get an Approved Mental Health Professional (AMHP) to complete and sign an **evidence form** that confirms they are receiving treatment for a mental health crisis.
- The form must include details for a **Nominated Point of Contact**.
- Once the form has been completed, the following people can refer someone via the **'Single Point of Entry'**:
  - Their carer
  - Approved Mental Health Professionals (AMHP)
  - Care Coordinators
  - Mental Health Nurses
  - Social Workers
  - Independent Mental Health Advocates (IMHAs)
  - Independent Mental Capacity Advocates
  - Someone with Power of Attorney or,
  - a Court of Protection appointed Deputy.



## What is a Nominated Point of Contact?

When the AMHP completes and signs the evidence form, they have to name a Nominated Point of Contact.

This is someone who should be in regular contact with the person and involved in their care and treatment.

A Nominated Point of Contact (NPOC) can only be:

- An AMHP.
- The person's Care Coordinator.
- A Mental Health Nurse.

## What do I need to do as a Nominated Point of Contact?

If you are a person's Nominated Point of Contact:

- The Rethink Mental Illness Mental Health & Money Advice team will check in with you every 20-30 days to confirm whether the person still meets the mental health crisis treatment criteria.
- If they don't hear from you, under the scheme's rules, they have to assume the person is no longer receiving treatment for a mental health crisis, and they have to take them out of the Mental Health Crisis Treatment Breathing Space.

## How else can I help?

As the Nominated Point of Contact, you could help the person you are supporting by finding out and sharing information with the Mental Health & Money Advice team about the person's situation.

This could include:

- The person's contact information (contact number and/or email address).
- The names of people or organisations they owe money to. This is important because they won't be protected against any creditors that have not been included.
- Whether they have a relative, friend or carer who they would permit Mental Health & Money Advice to speak to so they can get more information about their debts and financial situation.

It would be helpful to inform the person you are supporting about the free debt advice available to them from the Mental Health and Money Advice team.

## Where can I find out more?

You can find more information on our dedicated Nominated Point of Contact Mental Health Crisis Breathing Space landing page:

[www.mhma.org.uk/breathing-space-hcp](http://www.mhma.org.uk/breathing-space-hcp)  
Or contact us on 0808 801 0745