

Request for Information

Background information

Introduction

The Money and Pensions Service (MaPS) is an arm's-length body, sponsored by the Department for Work and Pensions, with a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

MaPS recently published a Prior Information Notice¹ to advise it intends to issue an invitation to tender for a service that supports clients in England with debt and mental health problems, including acting as a dedicated service to take referrals for **Mental Health Crisis Breathing Space (MHCBS)**.

This Request for Information (RFI) aims to gather market intelligence and gain a better understanding of the capacity and appetite of the market to deliver the proposed service.

It also aims to understand the views of organisations and/or stakeholders not in a position to deliver the service but who may be in a position to refer clients or patients into the service or otherwise benefit from the service's activities.

Responses to this RFI may influence development of MaPS' requirements. MaPS reserves the right not to proceed with the Procurement or any part thereof, or to change the requirements as necessary at any time. The ITT is expected to be published in summer 2024. A Contract Notice will be issued.

Background to procurement

Breathing Space is a debt respite scheme which provides protection for people living in England and Wales who are in debt. This includes pausing enforcement action and contact from creditors, and freezing interest and charges on people's debts.

Individuals receiving mental health crisis treatment can enter a Mental Health Crisis Breathing Space (MHCBS). Within this, debt advice providers can enter individuals into MHCBS after receiving evidence they are receiving crisis treatment from an **Approved Mental Health Professional (AMHP)**, with crisis treatment being defined as:

- being detained in hospital for assessment under sections 2 or 4 of the Mental Health Act 1983
- being detained in hospital for treatment under section 3 of that Act

¹ <https://www.find-tender.service.gov.uk/Notice/006463-2023>

- being removed to a place of safety by a police constable under sections 135 or 136 of that Act
- being detained in hospital for assessment or treatment under sections 35, 36, 37, 38, 45A, 47 or 48 of that Act
- receiving any other crisis, emergency or acute care or treatment in hospital or in the community from a specialist mental health service in relation to a mental disorder of a serious nature

The Breathing Space policy, which covers England and Wales, is owned by HM Treasury (HMT). MaPS has been funding a pilot to take MHCBS referrals specifically in England since May 2021, and now intends to procure a longer term service to replace the pilot.

At this stage, MaPS anticipates the new service principally undertaking these three **core functions** of the pilot, which focus on clients who qualify for MHCBS.

This will include taking over breathing space and debt advice cases currently being administered by the pilot service. MaPS will be seeking feedback from potential bidders on practicalities and arrangements on this in due course.

Core functions

The pilot has three **core functions**:

1. **Dealing with referrals for MHCBS:** assessing clients' eligibility for Breathing Space and if appropriate entering them into it (in accordance with the regulations²), plus undertaking activities necessary to continue it under the regulations.
2. **Proactively engaging with MHCBS clients during/ after their crisis treatment** – understanding their needs, informing them on their options and helping them to access appropriate help (including internal or external debt advice).
3. **Giving debt advice to MHCBS clients** during or after their crisis treatment (where appropriate).

Most referrals are sent by healthcare professionals, though the service also supports clients of other debt advice providers to enter MHCBS. Referrals themselves can only be made by specific individuals according to the regulations³.

Referrals are primarily received through the MHCBS single point of entry, which is hosted on the MaPS corporate website: **maps.org.uk/mhcbs** and referred to in the HMT guidance and evidence form⁴. The new service will need to be able to set up and maintain a simple and seamless access route via the single point of entry, with those making referrals not needing to make any kind of decision on where to send their referral.

² <https://www.legislation.gov.uk/ukdsi/2020/9780348209976/contents>

³ <https://www.legislation.gov.uk/ukdsi/2020/9780348209976/regulation/29>

⁴ <https://www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance-on-mental-health-crisis-breathing-space>

Client needs in relation to core functions

Evidence gathered throughout the pilot has highlighted a number of factors which are important for effective delivery against client need across the core functions.

When **dealing with referrals for MHCBS**, evidence suggests it is important a service:

- Has dedicated resource able to process referrals quickly and seamlessly, in line with the regulations
- Has sufficient resource for ongoing maintenance of MHCBS cases, in particular conducting interval checks every 20-30 days to check treatment status
- Can provide clear contact points and resource for queries on making referrals
- Is able to appropriately deal with approaches from potential customers via these access points, who may be in a state of distress
- Can explain or signpost to where to find an AMHP, if necessary

When **proactively engaging with the client during/ following their crisis treatment**, the pilot suggests it takes significant effort and resource to encourage clients to both begin and maintain engagement with debt advice. Helpful third parties (e.g. healthcare professionals, carers) can sometimes help facilitate engagement. While engagement with debt advice has increased throughout the pilot (currently standing at just over 50%) ideally this would be higher to maximise the benefits of the policy.

When **giving debt advice**, evidence suggests clients may need:

- Support with complex debt situations, with a high proportion having multiple priority debts and progressed emergency issues
- Comprehensive support to increase and/or stabilise income, including support with making relevant applications
- Casework i.e. where the adviser drives the case, taking action on behalf of the client where appropriate
- Advocacy i.e. negotiating on behalf of the client with creditors or other parties. This may involve supporting the client to obtain/ provide medical evidence
- Support with money management (within a potentially changed and/or chaotic budgetary situation)
- Support to deal with wider issues impacting their financial situation, e.g. connecting them to services that can help with housing or support mental health

Evidence suggests it is also important a service supporting this client group can:

- Deliver their services in a flexible way, for example engaging in multiple short interactions as opposed to fewer longer interactions
- Proactively drive cases, following up with clients and maintaining their engagement with the process

- Support the client through a range of different channels depending on their need – which may change
- Adapt and respond to a client's changing ability to engage with advice, e.g. being able to reschedule appointments or manage periods of low/ no engagement
- Offer clients a consistent point of contact to build up a trusting relationship
- Ensure that staff supporting clients have
 - A strong understanding of the different types of mental health conditions and how these may impact a client's situation and behaviours
 - An understanding of how service delivery may need to be adapted to accommodate a client's individual needs
 - Appropriate soft skills for engaging with vulnerable clients
- Have an understanding of mental health services and professionals clients will be engaging with, and relevant legislation in relation to the client group
- Work in partnership with clients and relevant third parties supporting them e.g. advocates, carers

Client numbers and demand

The pilot has seen the following numbers of clients *on a monthly basis*:

Monthly average figures	Monthly average: May-Jun 21	Monthly average: Jul - Sep 21	Monthly average: Oct - Dec 21	Monthly average: Jan - Mar 22	Monthly average: Apr - Jun 22	Monthly average: Jul - Sep 22	Monthly average: Oct - Dec 22	Monthly average: Jan - Feb 23
Referrals processed	51	107	91	98	98	108	117	125
Started debt advice	4	7	43	42	37	49	49	64

Referrals are on an upward trajectory and MaPS anticipates volumes rising across the lifetime of the future service. MaPS is currently undertaking forecasting work to produce potential volumes which it will provide to potential bidders in due course.

These forecasts will have a large range of uncertainty associated with them as the ultimate potential demand for MHCBS is potentially very large. The Money and Mental Health Policy Institute estimated⁵ that 23,000 people in England in 2017 were struggling with problem debt whilst in hospital for their mental health, while many thousands more were managing debt whilst in the care of a crisis team in the community.

However, it is unclear at what point in the future this potential will be reached. Findings from the evaluation of the pilot suggest that whilst the potential pool of clients for MHCBS is large and healthcare professionals understand the value of MHCBS when asked, thus far access has been limited by levels of awareness among healthcare professionals. The knowledge and support of these professionals is critical for referral numbers given both

⁵ <https://www.moneyandmentalhealth.org/wp-content/uploads/2018/02/Money-and-Mental-Health-Recovery-Space-Report.pdf>

their crucial role in providing evidence and making referrals, and their access to the client group in question (who given their health issues may not be engaging with other professionals or organisations).

Uncertainty around demand forecasts means the service is likely to need strong referral pathways, both in-bound and out-bound, to manage situations where demand for MHCBS is both higher and lower than anticipated. It may also need to be able to flex and adapt its delivery in both situations.

Other activities to support the debt advice sector

In light of this, whilst MaPS anticipates the new service principally undertaking the three core functions of the pilot, which focus on clients of MHCBS, it is also interested in exploring whether there would be a merit in the service undertaking **other activities to support the debt advice sector**, particularly within periods of lower demand for MHCBS. This might include:

- Giving debt advice to clients who do not meet the eligibility criteria for MHCBS, but who nonetheless have severe mental health problems and complex needs that warrant intensive or complex support. These might be referred by other debt advice providers or by healthcare professionals.
- Supporting other debt advice providers to meet the needs of clients with severe mental health problems, for example through training or second-tier support
- Working in partnership with other advice providers to support clients holistically. This might be either:
 - Acting as lead advice provider, with another advice provider helping with sub-elements (e.g. gathering information from a client in person)
 - Supporting on sub-elements where a different advice provider is leading (e.g. providing subject matter expertise on how to support a client's individual mental health situation, or helping with finding and attaining necessary information, support or evidence from healthcare professionals)
- Undertaking active outreach and promotion of the service within the mental health sector, particularly within secondary care settings, to encourage referrals of/ increase MHCBS and/or debt advice access among clients who would otherwise experience barriers to access.

Responding to this Request for Information

Responses should be returned to commercial@maps.org.uk by **COB 12th April 2023**, with subject "**RFI: MHCBS**".

MaPS plans to hold an information and engagement session on 28th March 2023. The session will provide an opportunity for prospective bidders/ providers and other debt and health and care stakeholders to:

- find out about the aims of the proposed service and the procurement process involved
- have the opportunity to network with others and make useful contacts
- share views on opportunities and challenges in relation to this service
- ask clarification questions on this RFI

To attend the session, interested organisations and/or individuals register via the following link:

https://teams.microsoft.com/registration/MhDku86PQk26tUTiFRClbQ,AButJ2w2V062EMK4OKy2UQ,Cot66rh6kU-dCd2l2Y0VpA,YtGLCydHnkyTHXLtq5Y7YA,d7o6w_maH0eRmG592iN4NA,IJK9kFK4FkiS2b6i_EMQ4g?mode=read&tenantId=bbe41032-8fce-4d42-bab5-44e21510886d

Following the information and engagement session, MaPS will be hosting a number of roundtables on this procurement and also has a limited window available to meet with organisations or individuals to discuss their RFI responses. If you would like to attend a roundtable or have a 1-2-1 discussion with MaPS on your RFI response please indicate this on your response.