

Is the patient in debt and currently in crisis treatment?

If the individual has qualifying debts, you can apply for Mental Health Crisis Breathing Space (MHCBS) on their behalf. By submitting an application, you can help protect them from most creditors they owe money to whilst they're receiving treatment.

The Mental Health Crisis Breathing Space (MHCBS) is a statutory protection, available to people in England who are receiving mental health crisis treatment.

Qualifying debts include: credit cards, overdrafts, mortgage arrears, utilities, mobile phone, council tax and rent arrears.

When the patient enters MHCBS, the scheme will:

- Pause enforcement action (baliff and eviction)
- Freeze fees and interest on debts
- Provide access to free debt advice

Once the patient enters MHCBS, the Nominated Point of Contact (NPOC) will be obligated to confirm that the patients' crisis treatment is still taking place every 20 to 30 days.

An NPOC can be:

- A Care Coordinator / Key Worker
(Appointed by the Care Programme Approach)
- An Approved Mental Health Professional (AMHP)
- A Mental Health Nurse

Refer a patient to Mental Health Crisis Breathing Space by scanning the QR code.
For more information, visit mhcbs.co.uk

