

Continuing healthcare placements policy

What do you think about our proposed continuing healthcare placements policy?

**Please tell us by 5pm
Monday 30 September 2019**

www.barkingdagenhamccg.nhs.uk/CHC-consultation
www.haveringccg.nhs.uk/CHC-consultation
www.redbridgeccg.nhs.uk/CHC-consultation



Contents

About this document.....	3
How to have your say.....	3
Introduction from clinical leads.....	4
What is continuing healthcare?	5
Cost of CHC.....	5
Our proposed CHC placements policy	6
Who will the policy apply to?	7
We want to know what you think.....	7
How we will use your feedback	8
Questionnaire.....	8
We want to hear from everyone	17

About this document

NHS continuing healthcare, often called CHC, is the name given to a package of ongoing care that is arranged and funded solely by the NHS for adults who have been assessed as having a 'primary health need', as set out in the Department of Health and Social Care's (DHSC) [national framework for continuing healthcare](#).¹

In line with other CCGs across England, we have developed a policy to explain our policy for commissioning individual packages of care for patients who are eligible for CHC. The policy will ensure that any package of care commissioned by the CCG meets the reasonable requirements of the individual, takes into account patient choice where possible, and that decisions balance the CCG's duties to the individual as well as the wider population that it commissions services for. We believe introducing such a policy will ensure consistency, fairness and transparency in the decision-making and appeals processes.

This policy is **not** about deciding whether an individual is eligible for CHC – this continues to be managed in accordance with the national framework for continuing healthcare.

How to have your say

We want to know what you think of our proposed policy and if there is anything else you want us to consider. We would like to hear from as many local people as possible about our proposed policy, so please tell your friends and family about this, and encourage them to respond. Your opinion really counts and we need your feedback. You can fill in the online questionnaire on our websites or print off the questionnaire at the back of this document, fill it in and send it back to **FREEPOST BHR CCGs**, free of charge.

The consultation runs for 12 weeks from 8 July 2019. **All responses must be received by 5pm on Monday 30 September 2019.**

For more information, including a full copy of our proposed CHC placements policy along with an initial equality impact assessment (EIA) visit our websites:

- www.barkingdagenhamccg.nhs.uk/CHC-consultation
- www.haveringccg.nhs.uk/CHC-consultation
- www.redbridgeccg.nhs.uk/CHC-consultation

Please note that these documents are the same on each of the CCG's websites.

¹ Department of Health and Social Care. National framework for NHS continuing healthcare and NHS-funded nursing care. October 2018 (revised). Available at: <https://www.gov.uk/government/publications/national-framework-for-nhs-continuing-healthcare-and-nhs-funded-nursing-care>

Introduction from clinical leads

As local GPs, we know how important it is that local people receive the best care in the most appropriate location, within the resources available to the local NHS. This is even more important when someone has complex health needs and they require intensive, sometimes 24/7, care that is tailored to their needs.

This type of specialist care is known as ‘continuing healthcare’ or CHC, and as our population ages and medical technology improves, the number of adults eligible for NHS-funded CHC is growing.

The package of care someone with CHC receives is agreed once their individual needs have been assessed by a team of health and/or social care professionals. The patient and their family or carer are involved in these vital decisions and this will continue to be the case.

As you can imagine, there are many factors to consider when deciding the most appropriate place for someone to receive care. Our main priority is, and always will be, to ensure that the care received by patients is safe and clinically appropriate for their individual needs. We also consider the views of patients, their families and carers when making these decisions.

Due to the high number of adults who are eligible for CHC, we must also now take into account cost when making decisions about where someone will be cared for.

We want to continue to consider the views of patients, families, carers and the public in the decisions we make by getting their feedback on the content of our proposed written CHC placements policy. Your views and suggestions matter and we will consider them, along with other information, when making a final decision on our policy.

Please read this document, along with our proposed policy, and let us know what you think by filling in the questionnaire at the back or on our websites:

- www.barkingdagenhamccg.nhs.uk/CHC-consultation
- www.haveringccg.nhs.uk/CHC-consultation
- www.redbridgeccg.nhs.uk/CHC-consultation

Please note that these documents are the same on each of the CCGs’ websites.

Dr Raj Kumar

Dr Amit Sharma

Clinical leads for continuing healthcare, Barking and Dagenham, Havering and Redbridge Clinical Commissioning Groups



What is continuing healthcare?

NHS continuing healthcare, often called CHC, is the name given to a package of ongoing care that is arranged and funded solely by the NHS for adults who have been assessed as having a 'primary health need', as set out in the DHSC's national framework.¹

To determine whether a patient is eligible for CHC they are assessed by a multi-disciplinary team consisting of two or more health and/or social care professionals, with the patient, their family or carer providing input into the assessment. Following the assessment, a recommendation is made to the local NHS on whether the patient meets the criteria for NHS funded CHC. Upon receiving the assessment, supporting evidence and the recommendation, the CCG makes a decision about a patient's eligibility for CHC based on the recommendation of the multi-disciplinary team.

The care package eligible patients receive is informed by their individual assessed needs, and services may be provided in an individual's own home or in a care or nursing home.

CHC packages are provided in different settings, including:

- In an individual's own home – the NHS will pay for healthcare such as services from a community nurse or specialist therapist, and personal care, such as help with bathing, dressing and laundry.
- In a care or nursing home, the NHS will pay - along with healthcare and personal care - for care or nursing home fees, including board and accommodation.

There are approximately 530 people in Barking and Dagenham, Havering and Redbridge (BHR) who are eligible to receive CHC. Around 70 per cent of these people receive their care in a care or nursing home.

To be eligible for CHC an individual must be aged 18 or over and have substantial and ongoing care needs. Eligibility for CHC is reviewed at least once a year and if an individual's needs change then the package of care may also change.

Cost of CHC

The cost to the local NHS of a CHC package at home can range from £70 to around £8,000 per week (around £3,640 to £416,000 per year). The weekly cost of CHC in a local care or nursing home ranges from around £868 to £6,870 (around £45,136 to £357,240 per year).

More information on the cost of CHC packages can be found on p.10 of this document.

Our proposed CHC placements policy

We do not currently have a formal policy for how CHC placement decisions are made, and so we are developing a policy to ensure consistency and equity in decision-making.

When making decisions about CHC we follow eligibility criteria as set out in the [national CHC framework](#),¹ and when considering where a patient's package of care is delivered (at home or in a care or nursing home) a number of factors are considered. These include clinical safety, the support available from family or friends, suitability of the home setting and the comparable costs of home or care or nursing home care.

As commissioners, we have a responsibility to ensure that the care we commission meets the assessed needs of patients safely and that cost-effective care is provided in the most appropriate setting.

In line with other CCGs across England, we are now looking to introduce a written 'placements policy' to support how decisions are made as to where patients receive their individual packages of care. In addition, the policy will outline how patients and their families or carers can appeal decisions.

Our proposed CHC placements policy will ensure that CHC packages meet the reasonable requirements of individuals and take into account patient choice where possible, whilst also ensuring decisions balance the CCGs' duties to the individual and to the wider population that it commissions services for. This will help to ensure consistency, fairness and transparency in the decision-making and appeals processes.

The CHC team has developed this policy so that it is better able to balance personal choice alongside safety, clinical effectiveness and appropriate use of finite resources. Currently the CCGs do not have a uniform and consistent approach as to how to fund expensive packages of care, particularly for care at home. The CCGs hope that the adoption of this policy will help support decisions that are consistent and equitable for all patients and their families.

The CCGs have decided to publish this draft policy so that we are better able to commission services that reflect the choice and preferences of individuals, but which balances this with the need for the CCGs to commission care that is safe and effective and makes the best use of available resources.

The development of our CHC placements policy is being clinically-led and the policy will be aligned with the DHSC's [national framework for CHC](#).¹ The eligibility to receive CHC will not change and all new and existing patients will continue to receive the most clinically appropriate care for their assessed needs. There will be a discussion about where the care is provided, although it may not always be possible for this to be with a person's preferred provider or at their preferred location.

Key content of the proposed policy:

- Considerations taken into account when deciding the most appropriate location for a person's CHC package (e.g. at home or in a care or nursing home).

- Exceptional circumstances taken into account when deciding the most appropriate location for a person's CHC package.
- How CHC packages are funded.
- The review process for CHC packages.
- The appeals process for when patients or their families/carers disagree with a decision.

A full copy of our proposed CHC placements policy along with an initial equality impact assessment (EIA) can be found on our websites:

- www.barkingdagenhamccg.nhs.uk/CHC-consultation
- www.haveringccg.nhs.uk/CHC-consultation
- www.redbridgeccg.nhs.uk/CHC-consultation

Please note that these documents are the same on each of the CCGs' websites.

Who will the policy apply to?

The policy will apply to all new patients who are eligible for CHC, and in a few cases to existing patients whose care needs have changed considerably since their last CHC review. This could be, for example, if a person's condition has deteriorated and they require significant extra care.

Where a patient's care needs are very high it is likely that the clinical decision will be that their care would be most appropriately provided for in a care or nursing home, rather than in their own home. For a small number of patients this might not be with the provider or in a location of their choice. It is expected that this would be the case for around 20-25 patients a year, four per cent of all CHC patients in BHR.

The policy will not apply to anyone under the age of 18 years or those who are assessed as needing 'fast-track' CHC (in other words, care which is provided to people who have a rapidly deteriorating condition and may be approaching the end of life).

We want to know what you think

No decisions have been made on the content of our written CHC placements policy. We want to hear from as many people as possible about what they think of our proposed policy. Over the next 12 weeks (until 30 September 2019) we are talking to local people in order to explain the reasons for introducing a written policy, outline how people might be affected and encourage them to respond.

We are also working with GPs, patient groups, local Healthwatch organisations and community and voluntary organisations to make sure we reach as many local people as possible.

How we will use your feedback

All responses will help form a report which will go to our BHR joint committee of governing bodies to consider and make a decision. We will put that report and details of whatever decisions are made on our websites.

If you want to comment on our proposed policy, we must receive this by 5pm on 30 September 2019.

Questionnaire

Before completing this questionnaire, please read our continuing healthcare placements policy consultation document and our draft continuing healthcare placements policy for more information on the proposed policy. Both documents can be found on our websites:

- www.barkingdagenhamccg.nhs.uk/CHC-consultation
- www.haveringccg.nhs.uk/CHC-consultation
- www.redbridgeccg.nhs.uk/CHC-consultation

Please note that these documents are the same on each of the CCGs' websites.

Please complete the questionnaire on our websites via the above links. Or you can fill it in and post it to **FREEPOST BHR CCGs** (no stamp needed). **Please make sure it reaches us by 5pm on 30 September 2019.**

Tell us about you

We want to see who is responding to our proposed policy. This will help us to understand if our policy might have more of an impact on some groups of people than others.

We understand you might feel some of these questions are personal or sensitive. If you do, please feel free not to answer them. The information you give us will only be used to help us understand the views of different groups.

Please tick as appropriate

1. Are you?

- Male
- Female
- Non-binary/third gender
- Prefer not to say
- Prefer to self-describe (please tell us your gender)

2. How old are you?

- Under 18 years
- 18 to 24 years
- 25 to 34 years
- 35 to 44 years
- 45 to 54 years
- 55 to 64 years
- 65 to 74 years
- 75 to 84 years
- 85 years or older
- Prefer not to say

3. Do you consider yourself to have a disability?

- Yes – a physical/mobility issue
- Yes – a learning disability/mental health issue
- Yes – a visual impairment
- Yes – a hearing problem
- Yes – another issue
- No
- Prefer not to say

4. Are you the carer for a family member, partner or friend with an illness or disability?

- Yes
- No

5. Which borough do you live in?

- Barking and Dagenham
- Havering
- Redbridge
- Other (please tell us which borough)

6. What is your ethnicity?

This is not about place of birth or citizenship. It is about the group you think you belong to in terms of culture, nationality or race.

- Any Asian background
- Any black background
- Any white background
- Any mixed ethnic background
- Any other ethnic group (please tell us what it is)

- Prefer not to say

7. Are you an employee of the NHS?

- Yes
- No

8. Are you responding as...?

- A local resident
- Someone who receives continuing healthcare
- A family member/carer of someone who receives continuing healthcare
- A healthcare professional
- A social care worker
- A representative of an organisation or group (please tell us which)

- Other (please state)

- Prefer not to say

What do you think about our proposed policy?

We want to understand your views about what we are proposing.

You don't have to answer the whole questionnaire if you don't want to – only answer the sections you're interested in.

1. Please tell us what you think about our plan to introduce a written CHC placements policy in BHR (please tick one)

- I strongly support the introduction of a written CHC placements policy
- I support the introduction of a written CHC placements policy
- I am neutral about the introduction of a written CHC placements policy
- I am against the introduction of a written CHC placements policy
- I am strongly against the introduction of a written CHC placements policy
- I don't know

2. Is there anything else you want to tell us to support your answer to Question 1?

Cost of CHC

The cost to the local NHS of a CHC package at home can range from £70 to around £8,000 per week (around £3,640 to £416,000 per year). The weekly cost of CHC in a local care or nursing home ranges from around £868 to £6,870 (around £45,136 to £357,240 per year).

Under this proposed policy, BHR CCGs will generally not fund a package of ongoing care that is arranged and funded solely by the NHS in a person's home if the cost of doing so is more than 10 per cent higher than providing the same care in a care or nursing home.

Where exceptional circumstances may apply, the local NHS will consider whether it should fund a placement that will cost more than the 10 per cent limit.

3. In relation to the above paragraph (Cost of CHC), what do you think about the following statement? “The local NHS should manage and spend its money effectively to ensure the maximum benefit for the whole of the local population.” (please tick one)

- I strongly support the above statement about the use of the local NHS’s money
- I support the above statement about the use of the local NHS’s money
- I am neutral about the above statement about the use of the local NHS’s money
- I am against the above statement about the use of the local NHS’s money
- I am strongly against the above statement about the use of the local NHS’s money
- I don’t know

4. In relation to the above paragraph (Cost of CHC), what do you think is a reasonable upper cost limit when deciding whether to fund CHC packages in a person’s home? (please tick one)

- 0% - it shouldn’t cost more than providing the same care in a care or nursing home
- 5% higher than the cost of providing the same care in a care or nursing home
- 10% higher than the cost of providing the same care in a care or nursing home
- 15% higher than the cost of providing the same care in a care or nursing home
- 20% higher than the cost of providing the same care in a care or nursing home
- Other (please specify a percentage)

- I don’t know
- I don’t agree with introducing an upper cost limit

5. Is there anything else you want to tell us, or think we should consider, before making a decision about the upper cost limit for funding CHC packages in a person's home?

Appeals process

Our proposed policy explains how patients or their families/representatives can appeal decisions made about the location of their CHC (e.g. home care or care/nursing home care), on the basis that they believe they have exceptional circumstances. We believe this will ensure consistency, fairness and transparency in the appeals process.

The proposed process advises that if a patient or their family/representative wishes to appeal a decision made about the location of a CHC package then they should make their appeal and submit any further supporting evidence to BHR CCGs' Continuing Healthcare Team within 28 days of receiving confirmation of the decision. Once the appeal has been received, the CCGs will send a letter to the patient or their family/representative formally acknowledging their appeal and explaining the appeals process.

The appeal will be heard by a panel consisting of a mix of lay members (CCG lay people bringing the patient perspective) and clinicians from the CCGs' joint committee or relevant committees.

During the appeal, the panel will review the original decision made about the location of a CHC package based on one or more of the following grounds only:

- Procedural inaccuracies and/or inconsistencies (i.e. the procedures outlined in the proposed CHC policy were not followed correctly or consistently when the decision was made).
- Irrationality (i.e. relevant factors were not taken into account or irrelevant factors were not excluded when the decision was made).
- Illegality (i.e. the decision making panel acted outside of its authority or the decision does not comply with the law).

Please note, appeals about CHC eligibility are subject to a separate appeals process as set out in the Department of Health and Social Care's [national framework for continuing healthcare](#).¹

6. What do you think about the amount of time (28 days) a patient or their family/representative will have to appeal a decision made about the location of a CHC package? (please tick one)

- I strongly support the amount of time (28 days) a patient or their family/representative will have to appeal a decision
- I support the amount of time (28 days) a patient or their family/representative will have to appeal a decision
- I am neutral about the amount of time (28 days) a patient or their family/representative will have to appeal a decision
- I am against the amount of time (28 days) a patient or their family/representative will have to appeal a decision
- I am strongly against the amount of time (28 days) a patient or their family/representative will have to appeal a decision
- I don't know

7. What do you think about having clinicians on the appeals panel? (please tick one)

- I strongly support having clinicians on the appeals panel
- I support having clinicians on the appeals panel
- I am neutral about having clinicians on the appeals panel
- I am against having clinicians on the appeals panel
- I am strongly against having clinicians on the appeals panel
- I don't know

8. What do you think about having lay members on the appeals panel? (please tick one)

- I strongly support having lay members on the appeals panel
- I support having lay members on the appeals panel
- I am neutral about having lay members on the appeals panel
- I am against having lay members on the appeals panel
- I am strongly against having lay members on the appeals panel
- I don't know

- 9. Is there anything else you want to tell us, or think we should consider, about the process for appealing decisions made about the location of CHC packages?**

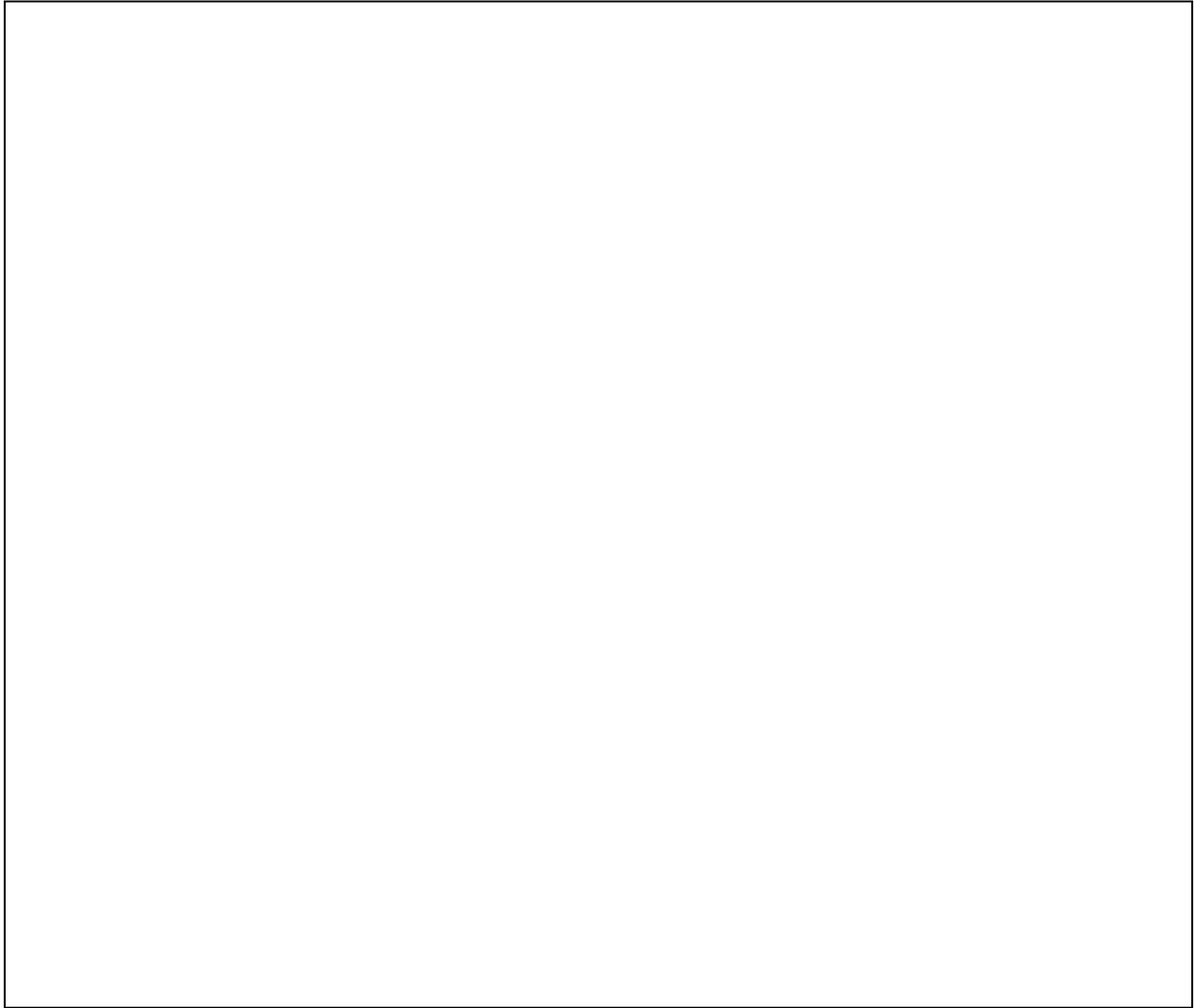
General comments

- 10. Is there anything else you want to tell us, or think we should consider, before we finalise our CHC placements policy?**

11. Within the last two years have you or a member of your immediate family received NHS-funded CHC?

	Yes	No
Received CHC at home?		
Received CHC in a care or nursing home?		

12. If you would like us to tell you what decisions we reach about the content of our CHC placements policy, please write your name and email address in the box below. We will keep your details safe and won't share them.



Thank you for taking the time to let us know what you think.

If you're not completing this questionnaire online, please make sure you send it back to **FREEPOST BHR CCGs** (please write this in capital letters on the front of the envelope - no stamp is needed).

All comments must be received by 5pm on Monday 30 September 2019.

We want to hear from everyone

This document is about our plans to introduce a written continuing healthcare placements policy in Barking and Dagenham, Havering and Redbridge. We want to know what you think about this.

If you would like to know more, please email haveyoursay.bhr@nhs.net or call **020 3688 1615** and tell us what help you need. Let us know if you need this in large print, easy read or a different format or language.

Bengali

বাবুফিং ও দাগনেহামে, হ্যাভেরিং ও রেডব্রিজি কছি স্বাস্থ্য পরষিবোয় আমরা য়ে পরবির্তনগুনো করতঃ চাই এই ডকুমেন্টটি সঃ সম্প্রকতি। আপনি এ সম্প্রকঃ কী ভাবছনে আমরা সঃ বষিয়ে জানতঃ চাই। যদি আপনি আরো জানতঃ চান, তাহলে অনুগ্রহ করঃ haveyoursay.bhr@nhs.net ইমহেল ঠকিনায় বা 020 3688 1615 নম্বরে আমাদরে সাথে যোগাযোগ করুন এবং আপনার কী সাহায্য প্রয়োজন তা আমাদরেকে জানান। যদি আপনি এটি বড় ছাপার অক্য়রে, সহজে পাঠযোগ্যভাবে বা ভিন্ কনোনো ফরম্যাটে বা ভাষায় পতে চান তাহলে আমাদরেকে জানান।

Lithuanian

Šis dokumentas yra apie pokyčius, kuriuos norime įgyvendinti sveikatos priežiūros srityje Barking ir Dagenham, Havering ir Redbridge vietovėse. Norėtume sužinoti jūsų nuomonę apie tai. Jei turite klausimų ar norite sužinoti apie tai daugiau, kreipkitės į mus haveyoursay.bhr@nhs.net arba tel. 020 3688 1615. Praneškite, jei šią informaciją norėtumėte gauti stambiu šriftu, lengviau įskaitomą, kita forma ar kalba.

Portuguese

Este documento é sobre as alterações que pretendemos implementar em alguns serviços de Saúde em Barking e Dagenham, Havering e Redbridge. Gostaríamos de saber a sua opinião. Caso pretenda obter mais informações, contacte-nos através do e-mail haveyoursay.bhr@nhs.net ou do número de telefone 020 3688 1615 e diga-nos que tipo de ajuda precisa. Indique-nos se precisa deste texto em letra grande, leitura fácil ou num formato ou idioma diferentes.

Punjabi

ਇਹ ਦਸਤਾਵੇਜ਼ ਉਨ੍ਹਾਂ ਬਦਲਾਵਾਂ ਬਾਰੇ ਹੈ ਜੋ ਅਸੀਂ ਬਾਰਕਿੰਗ ਐਂਡ ਡੈਗਨਹੈਮ, ਹੈਵਰਿੰਗ ਐਂਡ ਰੇਡਬ੍ਰਿਜ਼ ਦੀਆਂ ਕੁਝ ਸਿਹਤ ਸੇਵਾਵਾਂ ਵਿੱਚ ਕਰਨਾ ਚਾਹੁੰਦੇ ਹਾਂ। ਅਸੀਂ ਜਾਣਨਾ ਚਾਹੁੰਦੇ ਹਾਂ ਕਿ ਤੁਹਾਡੇ ਇਸ ਬਾਰੇ ਕੀ ਵਿਚਾਰ ਹਨ। ਜੇ ਤੁਸੀਂ ਹੋਰ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨਾ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਨੂੰ haveyoursay.bhr@nhs.net ਜਾਂ 020 3688 1615 ਤੇ ਸੰਪਰਕ ਕਰੋ ਅਤੇ ਸਾਨੂੰ ਦੱਸੋ ਕਿ ਤੁਹਾਨੂੰ ਕਿਸ ਤਰ੍ਹਾਂ ਦੀ ਮਦਦ ਦਾ ਲੋੜ ਹੈ। ਸਾਨੂੰ ਦੱਸੋ ਜੇ ਤੁਸੀਂ ਇਸਨੂੰ ਵੱਡੇ ਛਪੇ, ਆਸਾਨੀ ਨਾਲ ਪੜ੍ਹੇ ਜਾਣ ਵਾਲੇ ਜਾਂ ਕਿਸੇ ਵੱਖਰੇ ਫਾਰਮੈਟ ਜਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਚਾਹੁੰਦੇ ਹੋ।

Romanian

Acest document se referă la schimbările pe care dorim să le facem în cadrul unor servicii medicale din Barking și Dagenham, Havering și Redbridge. Am dori să aflăm care este părerea dvs. despre acest lucru. Dacă doriți mai multe informații, vă rugăm să ne contactați la haveyoursay.bhr@nhs.net sau la 020 3688 1615 și să ne spuneți cu ce vă putem ajuta. Spuneți-ne dacă aveți nevoie de aceste informații scrise cu caractere mari, ușor de citit sau într-un alt format ori într-o altă limbă.

Tamil

Barking மற்றும் Dagenham, Havering மற்றும் Redbridge-இல் உள்ள சில சுகாதாரச் சேவைகளில் நாங்கள் மேற்கொள்ள விரும்பும் மாற்றங்கள் குறித்து இந்த ஆவணம் விளக்குகிறது. இது குறித்து நீங்கள் என்ன கருதுகிறீர்கள் என்பதை நாங்கள் தெரிந்துகொள்ள விரும்புகிறோம். நீங்கள் மேலும் தகவல்கள் பெற விரும்பினால், haveyoursay.bhr@nhs.net என்ற மின்னஞ்சல் அல்லது 020 3688 1615 என்ற எண்ணில் எங்களைத் தொடர்புகொண்டு, உங்களுக்கு எந்த விதமான உதவி தேவை என்பதை எங்களிடம் கூறுங்கள். இந்த ஆவணத்தின் பெரிய அச்சு, எளிதில் வாசிக்கக்கூடிய பிரதி அல்லது வேறொரு வடிவம் அல்லது மொழியில் உங்களுக்குத் தேவைப்பட்டால், எங்களுக்கு தெரியப்படுத்துங்கள்.

Urdu

یہ دستاویز ان تبدیلیوں کے متعلق ہے جو ہم بارکنگ اور ڈیگنہم، ہیورنگ اور ریڈبرج (Barking اور Havering، Dagenham اور Redbridge) میں خدمات صحت میں ہم کرنا چاہتے ہیں۔ ہم جاننا چاہتے ہیں کہ اس کے متعلق آپ کیا سوچتے ہیں۔ اگر آپ مزید جاننا چاہیں گے، تو براہ کرم ہم سے haveyoursay.bhr@nhs.net یا 020 3688 1615 پر رابطہ کریں اور ہمیں بتائیں کہ آپ کو کس مدد کی ضرورت ہے۔ ہمیں بتائیں اگر آپ کو بڑے پرنٹ، آسان پڑھائی یا کسی مختلف شکل یا زبان میں اس کی ضرورت ہے۔