



# Your care funding options

## A brief guide

**If you or someone you care for needs extra care at home or in a care home, you may be required to pay for this. This guide is to help you understand the care funding options.**

If you have any questions about the information in this guide, please speak to our Heart of Kent Hospice Community Team or Welfare Service.

*The following information relates to those aged 18+ and living in England*

## NHS continuing healthcare funding (NHS CHC)

This is a package of care funded by the NHS. It is available for someone who is assessed by a healthcare professional as having a *\*primary health need* rather than social or personal needs.

This package of care can be provided at home or in a care home setting; or in some cases funding can be used

towards time as a hospice inpatient.

The nature, complexity, intensity, and unpredictability of needs are assessed on an individual basis and are not based on any particular diagnosis or condition.

Healthcare professionals use a **checklist** to record and determine care needs.

*\*a primary health need is related to the treatment, control, management or prevention of a disease, illness, injury or disability, and the care or aftercare of a person with these needs. <sup>(1)</sup>*

## Important things to know

**12** specific care needs are assessed as **Low, Moderate or High**

Within **28** days, a more detailed assessment is carried out by a Multi-Disciplinary Team using a **Decision Support Tool (DST)** – this has additional levels of **Severe and Priority**

You should be fully involved and your views should be considered. You can ask a relative or carer to help and support you.



The person needing care, and their representatives &/or carers, should be involved, consulted, and informed throughout the assessment process.

The needs of the person requiring care will be reviewed within three months, and then at least annually. If their needs do change, then eligibility for NHS CHC funding is reassessed and may change or stop.

## Fast-track assessment

A **fast-track assessment** can be considered if the health of the person who needs care is deteriorating quickly or they are nearing the end of life. This assessment is completed by a healthcare professional and a decision is usually reached in 24-48 hours and reviewed within three months.



## Personal health budget

NHS CHC use local care agencies to deliver packages of care at home. There may be an option of a **'Personal health budget'**, which allows you to manage your healthcare needs such as treatments, equipment and personal care. The use of personal health budgets is reviewed and monitored by the NHS and may not be available or suitable for everyone.



### For more information:

[www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-continuing-healthcare/](http://www.nhs.uk/conditions/social-care-and-support-guide/money-work-and-benefits/nhs-continuing-healthcare/)

**Email:** [nelcsu.chcenquiries@nhs.net](mailto:nelcsu.chcenquiries@nhs.net)

**Telephone:** 03000 428167

## Social care funding

### Referrals

Referrals for social care can be made by the person needing care, their carers and/or family; or health and social care professionals. Your local authority (council) can arrange an individual 'care needs assessment' for *\*non-medical care*. They will use this to decide if they should be arranging and/or providing care. Social care can be provided at home or in a care home.

*\* non-medical care covers daily living activities such as feeding, washing, dressing, mobility, toilet needs and maintaining independence*

### Financial assessment

The local authority carries out a 'financial assessment' to determine whether the person needing care should contribute towards the cost of social care fees. The amount to pay towards social care costs will depend on the social care needs, and the savings and income of the person needing care.

### Direct payments

Direct payments may be available for those that would like to arrange, buy and manage their own social care and support instead of receiving them directly from the local authority.

### Important things to know

The value of the home of the person needing care is not included in the financial assessment for someone who is receiving care in their own home. If the person needing care is resident in a care home, the value of their home will be considered unless certain circumstances apply, such as their partner or spouse still lives in the property.

If the person needing care has capital over **£23,250**, or their income is assessed as too high, they will need to cover the cost of their care themselves. They can still have a care needs assessment carried out.



## Self-funding

If the person needing care does not qualify for NHS CHC or social care funding, they are considered to be **'self-funding'** their care. If they are self-funding, disability benefits such as Attendance Allowance and Personal Independence Payment are not affected.

## Benefit entitlements

Disability benefits, such as Attendance Allowance (AA) or Personal Independence Payment (PIP) can be affected if the person needing care is resident in a care home. If they live in their own home, then the amount received from these benefits can be used in the financial assessment for social care.

Changes to disability benefits may affect other entitlements such as Universal Credit, Pension Credit, Carer's Allowance or help with Council Tax.

## Challenging decisions

You can ask for a review of care funding assessments if you are unhappy with their decision.

### Social care

Speak to the appointed care manager who may be able to resolve any problems.

### NHS CHC

You have six months from receiving the written decision to ask for a review. Speak to Beacon CHC (commissioned by NHS England) for free advice.



### For more information:

[www.kent.gov.uk/social-care-and-health/care-and-support](http://www.kent.gov.uk/social-care-and-health/care-and-support)

Email: [social.services@kent.gov.uk](mailto:social.services@kent.gov.uk)

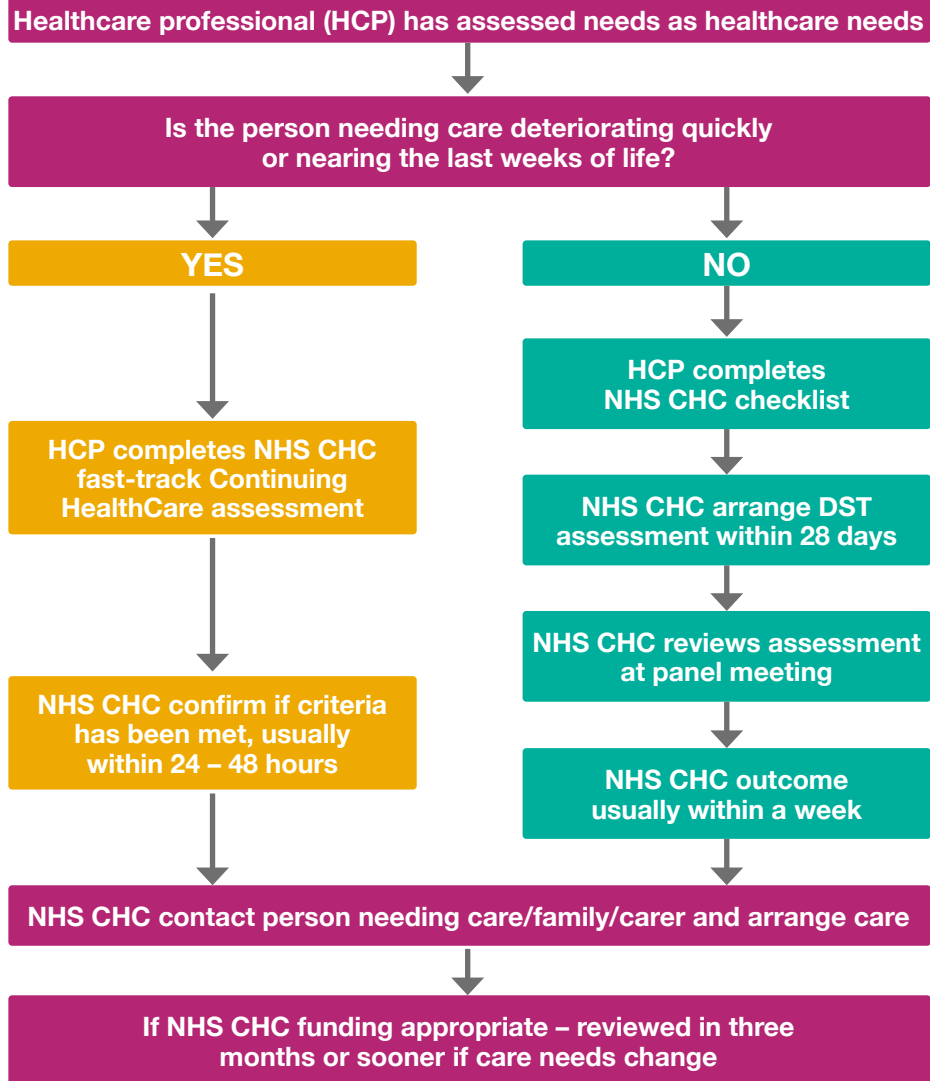
Telephone: 03000 41 61 61

### For more information:

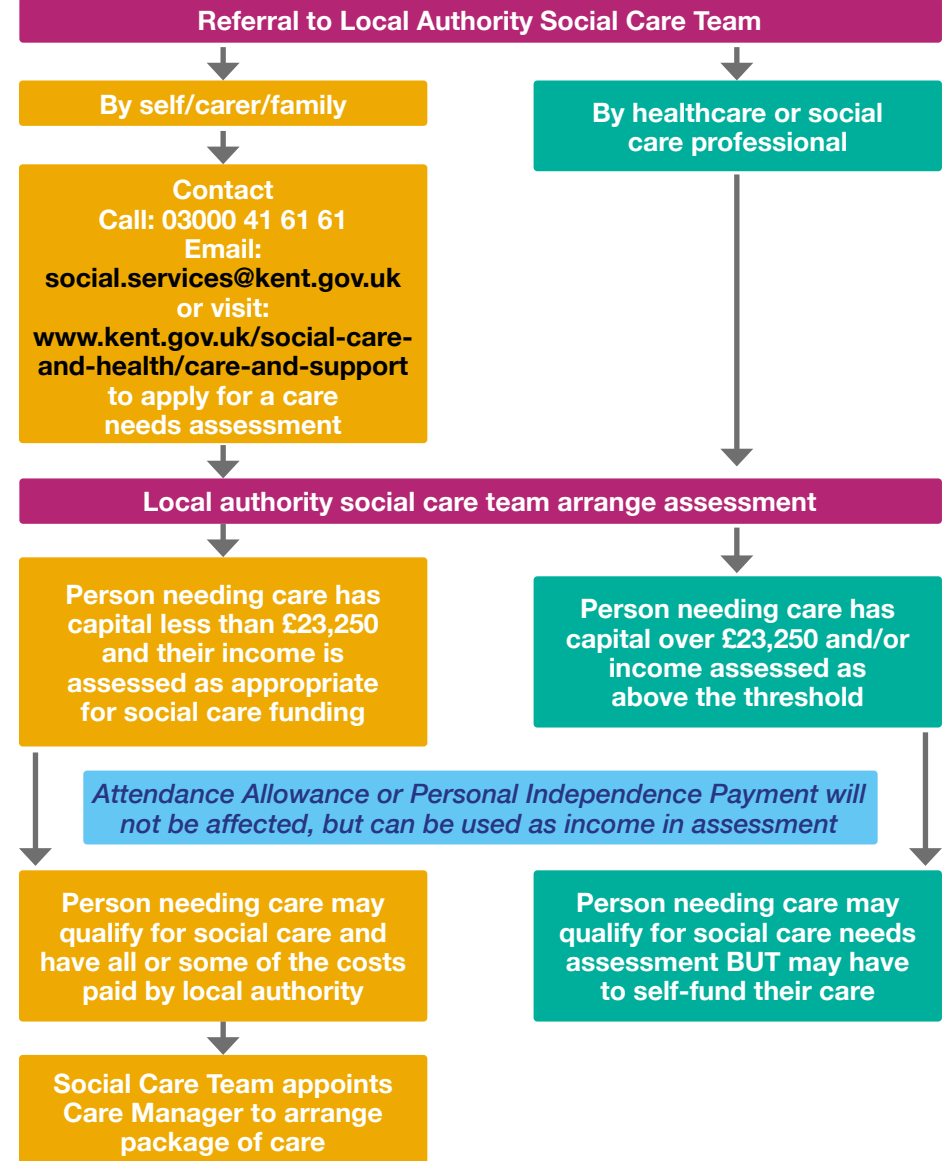
[www.beaconchc.co.uk](http://www.beaconchc.co.uk)

Telephone: 0345 548 0300

## Care funding if a person with a terminal illness needs extra care AT HOME - HEALTHCARE NEEDS



## Care funding if a person with a terminal illness needs extra care AT HOME - SOCIAL CARE NEEDS



# Where to find more information

If you are unsure which funding applies to you, you can find more information from:

**Healthcare professionals** involved in your care may be able to provide you with more personalised advice regarding your care.

## NHS

[www.nhs.uk/conditions/social-care-and-support-guide](http://www.nhs.uk/conditions/social-care-and-support-guide)

## Age UK

[www.ageuk.org.uk/services/information-advice/guides-and-factsheets](http://www.ageuk.org.uk/services/information-advice/guides-and-factsheets)

**Telephone:** 0800 678 1602

## Money Advice Service

[www.moneyadviceservice.org.uk/en/categories/paying-for-care](http://www.moneyadviceservice.org.uk/en/categories/paying-for-care)

**Telephone:** 0800 138 7777

## Alzheimer's Society

[www.alzheimers.org.uk/get-support/legal-financial/assessment-care-support-england](http://www.alzheimers.org.uk/get-support/legal-financial/assessment-care-support-england)

**Telephone:** 0333 150 3456

