



### NHS Continuing Healthcare remains ‘best kept secret’ in care financing, Just Group research reveals

- Three-quarters of over 45s have never heard of NHS Continuing Healthcare
- Only one-in-10 know full funding for care needs is available in some circumstances
- Professional care advisers can help ‘fight your corner’ says Just Group

Three in four over-45s (75%) have never heard of NHS Continuing Healthcare (CHC) which can fully-fund the care costs of those qualifying for the package. A further 15% have heard of CHC but don’t know any of the details, research from **retirement specialist Just Group**<sup>1</sup> shows.

The retirement specialist said the low level of understanding – only one-in-10 knew what CHC is or had used it – reflected a system in which most people don’t know when they must pick up the bills and at what point the State will step in.

The research shows that lack of knowledge about NHS CHC remained high even among those over-45s who had experience of finding care for a parent with seven-in-10 (70%) never having heard of it. However, among the one in five who had heard of it, nearly half had accessed a CHC package.

“This is the second year we have asked about NHS Continuing Healthcare and it remains the best kept secret in government support available to finance care,” said **Stephen Lowe, group communications director at retirement specialist Just Group**.

“This is despite a 2020 report by the Parliamentary and Health Service Ombudsman (PHSO)<sup>2</sup> recommending improvements to communications and the assessment system to ensure people receive the support they are eligible for without jumping through hoops.”

He said that plans to reform care funding by introducing a health and social care levy and cap on care costs is a chance for the government to be clear with the electorate about who pays for their own care and at what point the State is prepared to step in and help.

“The reforms need a high-profile public awareness campaign to avoid any misunderstandings,” he said.

“People need to know that even with a levy and a cap on personal care costs, they are also likely to face significant costs from their own pockets if they need professional care in later life, either in their own home or in a care home.

“While we await the details of the reforms, information, guidance and professional advice become ever more important in helping people get the support they need when grappling with the complexity and cost of finding care.”

NHS Continuing Healthcare is a fully funded package of care that covers the full cost of care and residential accommodation for those who are entitled to it due to disability, accident or illness.

It differs from local authority care which is primarily based on social or personal care needs, rather than health needs, and is subject to a means-test.

To apply for NHS Continuing Healthcare for yourself or a family member, you need a GP or social worker to arrange an assessment. There is no set list of health conditions or illnesses that qualify for funding and although the assessment process is complex it can be worth thousands of pounds.

The PHSO report revealed that more than 175,000 adults were considered for NHS CHC funding in 2019-20 and about 112,000 were assessed as eligible. Assessments were paused for five months last year due to the pandemic lockdowns but restarted in September.

“Even before the extra difficulties caused by the pandemic, mistakes have been made meaning people who should have received funding were instead paying for themselves and relying on family for their care,” said **Stephen Lowe**.

“This is such a complex area and with a large amount of money involved it is often worth consulting a professional care adviser who understands the system and can help fight your corner. They will be able to help you through the process of finding out whether financial support is available or if you need to pay for yourself.”

The Just Group research shows that nearly three in four over-45s (73%) who have found care for a relative said they thought that the care system is complex and almost eight in ten (77%) said they were shocked at how expensive care is. More than half (52%) of all over-45s said that if they approached their council about care needs, they would find it helpful to be referred to a professional financial adviser.

## Enquiries

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### Notes to Editors:

#### About the research

1. **Just Group**, online survey among 1,000 adults aged 45 years and older in England and Northern Ireland, conducted 7-13 April 2021 by Opinium
2. **Parliamentary & Health Service Ombudsman**, Continuing Healthcare: Getting it right first time; <https://www.ombudsman.org.uk/publications/continuing-healthcare-getting-it-right-first-time/introduction>

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