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NEWS RELEASE

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Public awareness of “labyrinthine” NHS Continuing Healthcare still low – even though it can pay people’s care costs in full

- Nearly eight in 10 people know nothing about CHC which could save them thousands in care costs
- Low awareness and complicated assessment process may mean many are missing out

Awareness of the NHS’ Continuing Healthcare (CHC) package – which can cover people’s care and accommodation costs in full – remains stubbornly low according to **retirement specialist Just Group**.

Research conducted for the annual **Just Group Care Report**¹ – the longest-running series of its kind tracking attitudes to and knowledge of the social care system – found that nearly eight in 10 (77%) over 45s are unaware of NHS CHC.

A further one in seven (14%) have heard of NHS CHC but said that they know nothing about it, while only 7% of over 45s said that they had heard of the benefits package and know what it is.

Even amongst people who have helped a loved one – an elderly relative or partner – with their care arrangements, six in 10 (60%) still said that they had never heard of CHC although this drops to 36% among those who used a financial adviser to support them.

NHS Continuing Healthcare is a package of ongoing care that is arranged and funded solely by the NHS where there is primarily a ‘health need’. This means that qualifying treatment or care is typically for serious, long-term or complex conditions which may have arisen from a disability, accident or illness which impacts the individual’s day-to-day care needs.

NHS CHC is not means-tested and so is available to people regardless of their wealth or assets.

Stephen Lowe, group communications director at retirement specialist Just Group, said: “Social care often presents a huge expense for people to cover, and for those with more complex or specialist nursing needs the cost can be even greater.

“Continuing Healthcare was introduced to provide financial support for people suffering from ongoing significant physical and/or mental health needs. However, the system has been dogged by a low level of understanding among patients and health professionals, a complicated application and assessment process, and a postcode lottery on implementing the framework.

“It is little wonder that the package has remained the NHS’ best kept secret despite the enormous potential value of a successful application.”

Applying for CHC is a rigorous process and usually starts with the completion of the Checklist tool by a CHC-trained nurse or a social worker. If this leads to a full referral, after further evidence is collected, a team of professionals will assess the patient’s needs before making a recommendation to the applicant’s local Integrated Care Board who will make the final decision.

Statistics from NHS England² shed further light on the number of people applying for CHC. It shows that over 166,699 referrals were made in the last year (Q4 2021 - Q3 2022). 146,214 assessments were completed and 109,410 were assessed as eligible and granted the financial support. It means around a third (33%) of referrals were either rejected or not completed.

“Continuing Healthcare provides an important and highly valuable safety net for people,” said Stephen Lowe. “Given the significant sums of money at stake it’s certainly worth applying for, but the process can be lengthy and complicated.

“People applying will often find themselves navigating a labyrinthine system when they’re already emotionally stretched, so it’s worth consulting a professional care adviser who understands the system and can help fight your corner.”

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Notes to Editors:

1 – Just Group, Polling conducted by Opinium between 7th and 11th July 2022 with a nationally representative sample of 1,000 adults in England and Northern Ireland aged 45 and over

2 – NHS England: NHS Continuing Healthcare and NHS-funded Nursing Care:

<https://www.england.nhs.uk/statistics/statistical-work-areas/nhs-chc-fnc/>

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