



Eligibility for NHS Continuing Healthcare funding drops to new low as applications return to pre-pandemic levels, NHS figures show

- Total number of people applying for standard route CHC funding recovering to pre-pandemic levels
- But downtrend in eligibility rate continues– only 22% of completed assessments deemed eligible in latest year
- More than three quarters of over 45s (77%) have never heard of CHC
- Care package fully funds care and could provide vital support for those suffering from severe illness

Latest official figures show that a record low proportion of adults completing NHS Continuing Healthcare (CHC) assessments are being deemed eligible for the valuable funding package, according to analysis of NHS figures¹ from **retirement specialist Just Group**.

CHC is an NHS-provided package that fully funds people's care 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 affects the individual's day-to-day care needs. NHS CHC is not means-tested and is available to people regardless of their wealth or assets.

While the number of CHC assessments is returning to pre-pandemic levels, analysis of the latest NHS data suggests the proportion approved continues to fall. Only one in five (21%) were approved for CHC funding between January-March 2023, bringing the eligibility rate for the last financial year to a mere 22%.

This continues a gradual downtrend in the eligibility rate which has ranged around 24%-26% between 2018-19 and 2020-21, before dropping to 23% in 2021/22 and falling again in the last financial year.

	Number of new Standard NHS CHC referrals	Number of Standard NHS CHC assessments completed	Number assessed as eligible	Eligibility rate
Period	Total	Total	Total	%
2022/23 Q4	16578	12269	2587	21
2022/23 Q3	15349	12433	2894	23
2022/23 Q2	15062	11909	2611	22
2022/23 Q1	15498	11980	2729	23
2021/22 Q4	14653	11163	2447	22
2021/22 Q3	14636	12542	2813	22
2021/22 Q2	15178	12916	3178	25
2021/22 Q1	16001	13989	3422	24
2020/21 Q4	17215	15135	3772	25
2020/21 Q3	15612	13091	3309	25
2020/21 Q2	8608	2375	675	28
2020/21 Q1	6870	920	296	32
2019/20 Q4	16538	12658	3061	24
2019/20 Q3	17985	14594	3508	24
2019/20 Q2	18198	15048	3586	24
2019/20 Q1	17889	15361	3652	24
2018/19 Q4	18140	15252	3598	24
2018/19 Q3	17726	15803	3855	24
2018/19 Q2	18763	16356	4045	25
2018/19 Q1	18846	16770	4465	27
2017/18 Q4	18831	15567	4015	26
2017/18 Q3	18210	15781	4074	26
2017/18 Q2	19231	15417	4230	27

News release

The decreased rate of approval comes despite the total number of people applying by the standard route for NHS CHC starting to recover to pre-pandemic levels, reaching 16,578 referrals in the most recent quarter - nearing the average of 17,653 referrals in the year from April 2019 to March 2020.

Separate research from Just Group² shows that more than three-quarters of over 45s (77%) have never heard of NHS CHC, whilst a further 14% have heard of CHC but don't know any of the details.

Stephen Lowe, group communications director at retirement specialist Just Group, said more work needed to be done to increase public and professional awareness of such an immensely valuable benefit: "Continuing Healthcare is one of the most valuable packages of state-funded support that people can access but also one of the most elusive.

"While it is promising to see the number of standard referrals returning to levels seen before the pandemic the issue remains that awareness of CHC is still very low. Given the financial value peace of mind this care package offers those with complex needs and their families, it is surprising that it is not more well known.

"We would urge people who believe that either a loved one or themselves could qualify for CHC funding to speak to a qualified healthcare professional, whether that's a GP, care home or district nurse or a social worker. They can provide further information and help fill in a checklist to start them on the journey to potentially receiving this financial support."

Enquiries

Media

Stephen Lowe, Group Communications Director

Lucy Grubb, Head of Media & PR

Telephone: +44 (0) 1737 827 301
press.office@wearejust.co.uk

Temple Bar Advisory

Alex Child-Villiers
William Barker
Sam Livingstone

Telephone: +44 (0) 20 7183 1190

Notes to Editors:

About the research

1 – NHS - Continuing Healthcare survey – Quarterly survey between April 1st – March 31st each year - [NHS Continuing Healthcare and NHS-funded Nursing Care for Q4 2022/23 - GOV.UK \(www.gov.uk\)](#)

2 – 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

About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage around £23 billion of customers' retirement savings and has helped customers release more than £6 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

Just Group plc is registered in England and Wales with company number 08568957. Its registered office is at Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP. Just is a trading name used by Just Group plc and its group companies. For information about Just Group plc and its group companies visit www.justgroupplc.co.uk or www.wearejust.co.uk. Please contact us if you would like this document in an alternative format.



www.justgroupplc.co.uk



@wearejust_pr