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Number of people successfully claiming NHS CHC funding drops by a third, NHS figures show

- 32% drop in the number assessed as eligible from 2018/19 (15,963) to 2022/23 (10,847)
- More than three quarters of over 45s (77%) have never heard of CHC
- Care package covers full treatment and support costs for those suffering from severe illness

Latest NHS England figures¹ reveal that the number of adults receiving completed NHS Continuing Healthcare (CHC) assessments, and the proportion that are deemed eligible for the funding package, has yet to recover to pre-pandemic levels, according to analysis 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.

In absolute terms, the number of people being assessed as eligible for CHC funding each year has dropped by 32% from 15,963 people in 2018/19 to 10,847 people in 2022/23.

	Number of new Standard NHS CHC referrals	Number of Standard NHS CHC assessments completed	Completed assessment rate	Number assessed as eligible	Eligibility rate
Period	Total	Total	%	Total	%
2023/24 Q1	16,483	12,906	78	2,862	22
2022/23 Q4	16,578	12,269	74	2,587	21
2022/23 Q3	15,383	12,494	81	2,920	23
2022/23 Q2	15,062	11,909	79	2,611	22
2022/23 Q1	15,498	11,980	77	2,729	23
2021/22 Q4	14,653	11,163	76	2,447	22
2021/22 Q3	14,636	12,542	86	2,813	22
2021/22 Q2	15,178	12,916	85	3,178	25
2021/22 Q1	16,001	13,989	87	3,422	24
2020/21 Q4	17,215	15,135	88	3,772	25
2020/21 Q3	15,612	13,091	84	3,309	25
2020/21 Q2	8,608	2,375	28	675	28
2020/21 Q1	6,870	920	13	296	32
2019/20 Q4	16,538	12,658	77	3,061	24
2019/20 Q3	17,985	14,594	81	3,508	24
2019/20 Q2	18,198	15,048	83	3,586	24
2019/20 Q1	17,889	15,361	86	3,652	24
2018/19 Q4	18,140	15,252	84	3,598	24
2018/19 Q3	17,726	15,803	89	3,855	24
2018/19 Q2	18,763	16,356	87	4,045	25
2018/19 Q1	18,846	16,770	89	4,465	27
2017/18 Q4	18,831	15,567	83	4,015	26
2017/18 Q3	18,210	15,781	87	4,074	26
2017/18 Q2	19,231	15,417	80	4,230	27

In line with the declining number of successful claims, the number of CHC referrals has also slowed, with the quarterly average for the most recent full year (2022/23) standing at 15,630 – 15% lower than that seen in 2018/19 (18,369).

Likewise, the quarterly average for the number of completed assessments remains stuck below pre-pandemic highs, with the 12,163 average for 2022/23 marking a significant 24% drop from the average for 2018/19 (16,045).

This downward trend in the number of new referrals and assessments completed has continued into the first quarter of this year, with 16,483 new CHC referrals and 12,906 completed assessments from April to June 2023, 13% and 23% respectively lower than the same quarter (Q1) in 2018/19.

There is a three-step process in CHC funding assessment process. The first step is to obtain a referral for an assessment, this is usually done by a qualified healthcare professional. The second step is for the assessment to be completed. Only once the assessment has been completed comes the third and final step – a decision on whether the individual is considered eligible for CHC or not. Over the past five years, there has been a general slowdown in the numbers across all these three steps.

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, commented: “Whilst the people completing the CHC process and being deemed eligible may be an increasingly rare group, it remains one of the most financially generous benefits on offer - helping patients in full with the financial costs associated with serious, complex and long-term medical conditions.”

“People who remain in the dark about the potential impact of CHC could not only face the vast costs associated with chronic health conditions but knock-on consequences such as deteriorating mental health or financial pressure on their loved ones.

“It is worrying that referrals and eligibility rates continue to lag below pre-pandemic levels suggesting we are going backwards when it comes to raising awareness of CHC and supporting those in need with their applications.”

“We would strongly encourage those who believe that either a loved-one or themselves may 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 help initiate the journey to potentially receiving this funding by filling in a checklist and offering further information on CHC and what can be expected throughout the application process.”

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Notes to Editors:

About the research

1 – NHS - Continuing Healthcare survey Q1 2023/24– Quarterly survey between April 1st – March 31st each year
- [Statistics » Continuing Healthcare and NHS-funded Nursing Care \(england.nhs.uk\)](https://www.nhs.uk/statistics/continuing-healthcare-and-nhs-funded-nursing-care)

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

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