



# NHS FULLY FUNDED CONTINUING HEALTHCARE & YOUR BENEFITS



## WHAT IS 'NHS CONTINUING HEALTHCARE'?

Traditionally the NHS pays for the care of people in hospital.

However, increasingly the NHS meet the costs of personal nursing care in other settings, through funding which is referred to as NHS *continuing healthcare*.

This is the name given to a package of services which is arranged and funded by the NHS for people outside hospital with ongoing health needs.

This form of NHS funding is used to pay for the personal nursing care of people living in either their own homes, or in a Residential Care or Nursing Home.

## 1. LIVING IN YOUR OWN HOME

### EFFECT ON BENEFITS

Receiving *continuing healthcare* whilst still living in your own home does not affect any social security benefits that you may be able to claim. In particular those care/mobility benefits that are lost when in an NHS hospital specifically can be claimed.

Therefore, you will be entitled to claim Disability Living Allowance (Care and Mobility Components) or Attendance Allowance.

[Also, as a consequence, any carer's benefits that may have flowed from entitlement to those benefits can also be claimed]

You/your carer can claim these benefits for the first time, or continue to claim them if already in receipt.

You should also check whether you are now entitled to any of the other benefits listed in the box below.

This is because DLA and Attendance Allowance often trigger entitlement to these benefits, or additional amounts of these benefits if already in receipt.

### WILL I BE CHARGED BY THE NHS?

There is no charge from the NHS.

### CAN SOMEONE TOP-UP THE NHS FUNDING?

At present, a 'third party' (such as a relative) is not legally allowed to top-up NHS funding. However, s/he could pay for anything that is NOT deemed to be nursing-type 'care'.

Get advice if you are thinking of a third-party top-up.

## **2. LIVING IN A RESIDENTIAL CARE OR NURSING HOME**

### EFFECT ON BENEFITS

If receiving *continuing healthcare* whilst a permanent resident of a Residential Care or Nursing Home, your entitlement to social security benefits will be affected as follows:

#### 2.1. NOT PAYABLE:

Disability Living Allowance Care Component

Disability Living Allowance Mobility Component

Attendance Allowance

Whilst living in a Residential Care or Nursing Home, these benefits are deemed to 'overlap' with NHS funding for *care*, so they cease to be payable after 28 days (84 days for a child under 16). If you get one of these benefits, you must notify the paying office, telling them that you are now receiving NHS *continuing healthcare* funding.

When assessing the 28 day limit, time spent in different forms of publicly-funded care are linked. For example, if you move from hospital to a Nursing Home without a clear break of at least 29 days in between, these periods of publicly-funded care are linked, and all count towards the 28 day cut off point.

For more details about the '28 day rule' see our leaflet Pb15 'Users of Respite Care', available to view/download from our website [www.wwwwras.org.uk](http://www.wwwwras.org.uk).

In addition, it is important to also note that some benefits might have been boosted by your entitlement to Disability Living Allowance or Attendance Allowance. Thus, if you lose Disability Living Allowance or Attendance Allowance, you may see a consequent reduction in your other benefits.

The main 'other' benefits affected are:

<b>'OTHER' BENEFITS</b>		
Pension Credit	Income Support	Housing Benefit
Employment & Support Allowance [income-related]		
Council Tax Benefit	Jobseekers Allowance (income-based)	

If you are receiving any of these benefits, and you lose your Disability Living Allowance or Attendance Allowance, you must notify the paying office, for them to re-assess your claim.

2.2. **PAYABLE:** All other benefits are payable.

### WILL I BE CHARGED BY THE NHS?

There is no charge from the NHS for their funding of your personal nursing care. They pay the full cost if you are accepted as having *continuing healthcare* needs.

### CAN SOMEONE TOP-UP THE NHS FUNDING?

At present, a third party is not legally allowed to top-up NHS funding when in a Residential Care or Nursing Home.

## **ADVICE AND ASSISTANCE**

### **Citizens Advice Bureaux**

1<sup>st</sup> Floor, Chestnut House  
North Street

**Rugby**, CV21 2AQ  
Tel: 0844 855 2327

25 Congreve Walk  
**Bedworth**, CV12 8LX  
Tel: 0844 855 2322

To book an appointment in  
**Nuneaton** call 0844 855 2322

The Parish Rooms  
Welcome Street  
**Atherstone**, CV9 1DU  
Tel: 0844 499 4192

10 Hamilton Terrace  
**Leamington Spa**, CV32 4LY  
Tel: 01926 457900

25 Meer Street  
**Stratford-upon-Avon**, CV37 6QB  
Tel: 01789 293299 for advice *or*  
01789 261966 to book appointment

### **For Carers Advice, Information and Support .....**

#### **Guideposts Carers Support Service**

*(For Nuneaton, Bedworth, North  
Warwickshire and Rugby)*

44-45 Church Street  
Nuneaton  
CV11 4AD

Tel: 024 7638 5888

e-mail: [carerssupport@guidepoststrust.org.uk](mailto:carerssupport@guidepoststrust.org.uk)  
[www.guidepoststrust.org.uk](http://www.guidepoststrust.org.uk)

#### **S. Warks Carers Support Service**

*(For Leamington Spa, Warwick,  
Stratford and South Warwickshire)*

8b Holly Court  
Holly Farm Business Park  
Honiley, Kenilworth, CV8 1NP

Tel: 01926 485486

e-mail: [info@swcss.f9.co.uk](mailto:info@swcss.f9.co.uk)

### **For Disabled people.....**

#### **D.I.A.L.**

*(Nuneaton & Bedworth only)*

New Ramsden Centre  
School Walk, Attleborough  
Nuneaton, CV11 4PJ

Tel: 024 7634 9954

#### **The Rowan Organisation**

*(Whole County)*

Eliot Park Innovation Centre  
Barling Road  
Nuneaton, CV10 7RH

Tel: 0800 783 1755

**The information in this factsheet is correct as of April 2009**

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