

Funding your care

Several assessments are carried out to determine whether you are eligible for a contribution towards the nursing element of your care, either through NHS Continuing Healthcare or Funded Nursing Care assessments.

If these assessments have not been requested before you are admitted to the nursing home, for example by the discharging hospital, our nursing staff will request them.

More information about NHS funding is available in the NHS Public Information Leaflet '**NHS Continuing Healthcare and NHS-Funded Nursing Care**'



Continuing Health Care (CHC) and Funded Nursing Care (FNC)

Continuing Health Care - CHC

There is no cap on CHC payments: they are determined by the specific care needs of the resident and are paid directly to the nursing home. The payments usually only cover the specific costs of nursing care, not any other elements of the fees, so it's likely that you will need to pay a 'top-up' fee. This top-up fee, sometimes called a Preferred Placement of Care or a Third Party Contribution payment covers this part of the total nursing home's fees.

Funded Nursing Care - FNC

FNC payments are a fixed weekly amount which is set at a national level by the Department of Health & Social Care (DHSC). These payments are made directly to the nursing home as a contribution towards the costs of nursing care for a particular resident. If you have chosen to move into a nursing home when a residential care home could currently meet your needs, you may not be eligible for Funded Nursing Care.

Local Authority Funding

If you have personal assets, including savings, below £23,250, you will not be expected to fund your own care and will receive funding from Social Services. For Birmingham City Council this is currently £831 per week for nursing homes and will remain valid until March 2026. Other local authorities have similar arrangements. Usually the weekly fee charged by a care home is greater than the amount set by the local authority.

This could be because you or your family have chosen a nursing home which offers a greater range and quality of facilities and services (which is classed as an 'upgrade in service provision' by the local authority).

The weekly fees for BCOP's nursing homes are greater than the weekly local authority fees and we are classed as offering an 'upgrade in service provision' by Birmingham City Council. Examples of these upgraded facilities and services are

- larger than average room sizes, all with en-suite facilities
- physiotherapy
- more communal facilities available such as on-site bistros, pubs, hairdressers and Sensory Street.

You or your family member will be responsible for paying the extra 'top-up' fee if you choose a BCOP nursing home rather than other more basic options suggested by the Council. Please note that facilities vary between BCOP nursing homes.

If you are referred to BCOP nursing home through a social worker and the Birmingham City Council electronic tender process (Care Match), and there is a difference in the the amount of funding awarded to you (through any Social Services funding, FNC or CHC) you should discuss this with your social worker as soon as possible.

How will the amount I need to pay be calculated?

Gross fees

- On admission, the nursing home will quote a **weekly gross fee**, taking into account your nursing care requirements.
- When you sign the contract agreement, it will show the amount you will need to set up as a **monthly direct debit**.

Net fees

- If you are awarded CHC or FNC payments after being admitted, the nursing home will be able to deduct these payments from the weekly gross fees, to give a lower weekly **net fee**
- The nursing home will then re-issue the contract agreement showing the lower monthly net fee and which will be backdated to the date that the CHC or FNC was awarded.
- The CHC or FNC contribution will be deducted from the fees for as long as you remain eligible. Once your fees have been agreed, if the FNC contribution is increased by the NHS, BCOP will retain the increase which covers the additional nursing costs, for example of supplies and equipment. Fees for the following year will then take into account the increased FNC contribution.
- You will be responsible for paying the gross fee until the outcome of the CHC and FNC assessments is known and any CHC / FNC payments have been received by the nursing home.

Fee increases

Our fees are reviewed annually and our gross fee will increase broadly in line with the National Living Wage and other associated costs.

While the costs associated with providing the nursing care identified in the CHC or FNC assessments also increase over time, it is our policy not to pass these specific increases on to you as they are reflected in the increases in the CHC / FNC payments we receive for your care.

Birmingham Council and Birmingham & Solihull NHS fees are sometimes changed after the start of a new financial year (from 6th April). If this happens changes are backdated to the start of the financial year.

What happens if my care needs change?

As a minimum, if you are funded by Social Services you will receive an annual care review. However, it is the nursing home's responsibility to notify the relevant authorities of any changes in your care needs that may affect your entitlement to additional funding.

Some examples of typical fees

These are illustrative - there are other possible combinations of funding.

Resident receiving CHC



BCOP weekly gross fee on admission	£1,599
CHC awarded and deducted	£1,599
Weekly top up fee payable by resident	£ NIL

Resident funded by Social Services and receiving FNC



BCOP weekly gross fee on admission	£1,599
FNC awarded and deducted	£ 254
Social services contribution	£ 831
Weekly top up fee payable by resident	£ 514

Resident paying for their own care and receiving FNC



BCOP gross fee on admission	£1,599
FNC awarded and deducted	£ 254
Weekly top up fee payable by resident	£ 1,345

Can I get help with top up fees?

Some charities may be able to help you meet the cost of the 'third party contribution' if you meet their criteria. These include the **Soldiers, Sailors and Air Force Association (SSAFA)** and the individual armed forces benevolent funds for ex-service people and the **M.S. Society** if you have multiple sclerosis. The Social Services and our BCOP admin teams may be able to help you with contact details for other appropriate charities.

Charitable funding may be available, which will depend on individual circumstances such as employment history and field of work.

Where can I get further advice about care home fees?

There are many private agencies and private financial advisors who can help you through this complicated system. It is best to seek out specialist advice, which is often free for initial enquiries.

Some useful freephone telephone numbers

Age UK **0800 169 6565**

Independent Age **0800 319 6789**

Money Advice Service **0800 138 7777**

