

# Take care over home fees



**HELPING HAND:** Seek informed advice to avoid paying more than necessary for care in later years

**T**HE UK's ageing population has sparked a huge demand for care and raised the all-important question of who should pay for it.

Around half of those living in the country's 440,000 care homes are self-funding their fees and with care and nursing home fees averaging between £500 and £700 per week, life savings can quickly be drained.

However, there is a common misconception that people in care homes automatically have to pay for their care. In fact anyone who relies on long-term care through illness should be assessed for their medical and

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health needs as they may be eligible for full NHS funding.

If the primary reason a person is in a care home is because of their health and nursing needs, the NHS is responsible for the full cost of the care home fees regardless of their ability to pay.

There is a lack of awareness and understanding about how the assessment process works. People are incorrectly assessed in some cases, or not assessed at all, with the result that many end up paying the fees themselves.

If on assessment they are deemed eligible for NHS funding they could be due a refund of the care fees already paid.

LAST  
CHANCE TO  
CLAIM

The Department of Health has announced that applications for the recovery of care home fees must be submitted by September 30, 2012. Contact Hugh James to see if you are eligible to make a claim.