

Medicare People

FREE GUIDE · LIVE-IN CARE · 2026/27

NHS Continuing Healthcare

A guide for families: who qualifies, how the assessment works and using it for care at home

020 3443 9844
Talk to our Guildford team

4 counties
Surrey, Kent, West and East Sussex

2026/27
rates and rules

Medicare People

ABOUT THIS GUIDE

If your loved one's needs are mainly health needs, the NHS may pay for their care in full, including care in their own home. This guide explains NHS Continuing Healthcare (CHC), how to ask for an assessment, and what to do if the answer is no.



Paid in full
by the NHS, including care at home

Not means-tested
savings and income don't count

28 days
to a decision after the checklist

IN THIS GUIDE

- What CHC is
- Who qualifies
- The assessment, step by step
- Fast Track at end of life
- CHC for care at home
- Appeals and reviews

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What is NHS Continuing Healthcare?

CHC is a package of ongoing care arranged and paid for entirely by the NHS, for adults with a "primary health need". It is not means-tested: savings, income and the value of the home do not matter. In England it is decided and funded by the local integrated care board (ICB).

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Who qualifies?

Eligibility does not depend on a diagnosis. Someone with dementia, Parkinson's or after a stroke may or may not qualify. Assessors look at the nature, intensity, complexity and unpredictability of needs across 12 areas, including breathing, nutrition, continence, skin, mobility, communication, cognition, behaviour and medication.



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How the assessment works

1

Checklist

A quick screening by a nurse, GP or social worker

2

Full assessment

Two professionals use the Decision Support Tool

3

Decision

Normally within 28 days of the checklist

4

Review

After 3 months, then at least yearly

You can ask for a checklist from the GP, the hospital ward, the community nursing team or the council. Share examples of what a difficult day looks like.

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Fast Track for end of life

If someone's condition is deteriorating rapidly and they may be entering the last phase of life, a doctor or nurse can complete the Fast Track Pathway Tool. This skips the full assessment so care can be arranged urgently, often within days. It is often used when someone wants to come home from hospital or a hospice.



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Using CHC for care at home

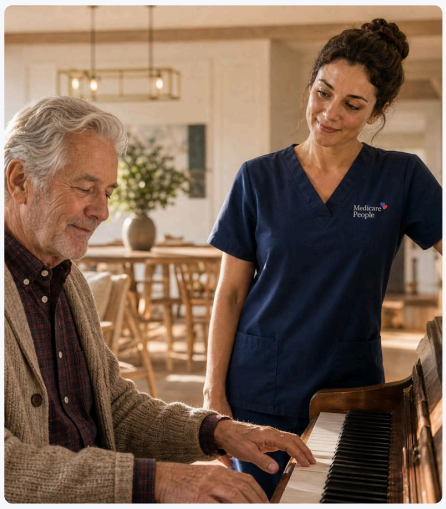
If CHC is awarded for care at home, the ICB funds the care in the agreed care plan. People receiving CHC at home can ask for a **personal health budget**, which gives more say over how the money is spent. Whether it can go towards live-in care depends on the care plan, so mention live-in care early. Many families arrange live-in care privately while they wait for a decision.

> CHC is not means-tested. If your loved one qualifies, the NHS pays for the care in their plan, whatever their savings.

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If the answer is no

You can ask the ICB for a local review, usually within six months. After that you can ask NHS England for an independent review, and then go to the Parliamentary and Health Service Ombudsman. Even without CHC, the NHS may fund some health care in a joint package with the council.



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Your next steps

- Ask the GP, ward or council for a CHC checklist
- Keep a diary of care needs, falls and bad nights
- Ask about Fast Track near the end of life
- Call us if you need care in place now



FREE, NO-OBLIGATION ADVICE

Talk to our Guildford team

medicarepeople.co/live-in-care

We arrange live-in care across Surrey, Kent, West Sussex and East Sussex.

020 3443 9844

Important information and sources

This guide is general information for families in England. It is not financial, legal or benefits advice. Rules and rates change, so always check the official sources below or speak to an independent adviser before making decisions.

Sources

- NHS Continuing Healthcare (NHS.UK): nhs.uk/social-care-and-support/money-work-and-benefits/nhs-continuing-healthcare/
- National Framework for NHS Continuing Healthcare (GOV.UK): gov.uk/government/publications/national-framework-for-nhs-continuing-healthcare-and-nhs-funded-nursing-care
- Parliamentary and Health Service Ombudsman: ombudsman.org.uk
- Paying for care (Age UK): ageuk.org.uk/information-advice/care/paying-for-care/

Medicare People Ltd, company number 16160200. Information correct as of November 2026.

Medicare People

Medicare People currently provides introductory live-in care services. We have submitted our application to the Care Quality Commission (CQC) and intend to introduce a fully managed live-in care service following registration.

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