Medicare People



FREE GUIDE · LIVE-IN CARE · 2026/27

Paying for Live-In Care

A guide for families: what live-in care costs and every way to fund it

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

This guide explains what live-in care costs with Medicare People, how it compares with a care home, and every route that can help pay for it, from benefits to council and NHS funding.

It is written for families in Surrey, Kent, West Sussex and East Sussex who are starting to look at care for a parent, partner or relative.



£1,340
a week, from, for live-in care

£1,400–£1,800
a week: typical South East care home

Not counted
the value of the home, when care is at home

IN THIS GUIDE

- What live-in care costs
- How it compares with a care home
- Why the home is not counted
- Attendance Allowance
- Council funding
- NHS Continuing Healthcare

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What live-in care costs

Live-in care with Medicare People is priced weekly. Your loved one pays the carer's fee directly, plus our agency fee for finding, vetting and supporting the carer.

	PER WEEK
Carer's fee, from	£1,090
Medicare People agency fee	£250
Total, from	**£1,340**

There is also a one-off registration fee of £250 when we introduce your carer. The household provides the carer's food and a private bedroom. Care for a couple, or for more complex needs such as advanced dementia, costs more; we confirm the exact figure in writing before care starts.

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How it compares with a care home

ONE-TO-ONE

Live-in care

A carer lives in your loved one's home and supports them day to day. Your loved one stays with their routines, pets, neighbours and memories.

SHARED STAFF

Care home

Care homes in the South East typically cost from around £1,400 to £1,800 a week, with staff shared between residents. Couples often need two places.

> For one person, live-in care often costs about the same as a good care home. For a couple, it is usually much less than two care home places.

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Why the home is not counted

When someone receives care in their own home, the council does not count the value of that home in its financial assessment. That means the house does not have to be sold to pay for care at home. In a care home, the home can be counted once it is no longer lived in by a partner or dependent relative.

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Help that isn't means-tested

Attendance Allowance is a tax-free benefit for people over State Pension age who need help with personal care or supervision. It is not means-tested. From April 2026 it is £76.70 a week (lower rate) or £114.60 a week (higher rate). It can be spent on anything, including live-in care.

NHS Continuing Healthcare pays for care in full, including at home, when someone's needs are mainly health needs. It is not means-tested either. Ask the GP, hospital ward or council for a checklist assessment.



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Council funding

Anyone can ask their council for a free care needs assessment. If your loved one has eligible needs, the council then looks at their income and savings.

SAVINGS AND CAPITAL	WHAT USUALLY HAPPENS
Over £23,250	Pays the full cost of care
£14,250 to £23,250	Contributes from income, plus £1 a week for every £250 over £14,250
Under £14,250	Contributes from income only

If the council will contribute, your loved one can ask for a **direct payment** to arrange their own care. Whether it can go towards live-in care depends on the care plan the council agrees.

WORKED EXAMPLE

Worked example (illustrative). Margaret, 84, gets the higher rate of Attendance Allowance and has live-in care from Medicare People.

	PER WEEK
Carer's fee	£1,090.00
Agency fee	£250.00
Less Attendance Allowance (higher rate)	–£114.60
Left to pay from income and savings	**£1,225.40**

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.

Prices shown are a guide. Your exact costs depend on your loved one's needs and will be confirmed in writing before care starts.

Sources

- Social care charging for care and support 2026 to 2027 (GOV.UK): gov.uk/government/publications/social-care-charging-for-local-authorities-2026-to-2027
- Care and support statutory guidance (GOV.UK): gov.uk/government/publications/care-act-statutory-guidance
- Attendance Allowance (GOV.UK): gov.uk/attendance-allowance
- Benefit and pension rates 2026 to 2027 (DWP, GOV.UK): gov.uk/government/publications/benefit-and-pension-rates-2026-to-2027
- NHS Continuing Healthcare (NHS.UK): nhs.uk/social-care-and-support/money-work-and-benefits/nhs-continuing-healthcare/
- 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.

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Your next steps

- ✓ Check whether your loved one is claiming Attendance Allowance
- ✓ Ask the council for a free care needs assessment
- ✓ Ask the GP or hospital about an NHS Continuing Healthcare checklist
- ✓ Get a benefits check from Age UK or a local advice service
- ✓ Call us for a free, no-obligation quote

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

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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