



Medicare
People

Paying for Live-In Care

A guide for families: costs, benefits, council funding and NHS support

Most families pay for live-in care from a mix of savings, income and benefits, and many miss help they are entitled to. This guide explains the main options in England for 2026/27, so you can work out what your loved one may be able to claim before care begins.

It is written for families in Surrey, Kent, West Sussex and East Sussex who are thinking about live-in care for a parent, partner or relative. It covers:



What live-in care costs with Medicare People



Council funding and the means test



Why your loved one's home is not counted when care is provided at home



NHS Continuing Healthcare



Attendance Allowance and other benefits



A checklist of next steps

What live-in care costs

With Medicare People, the carer's fee starts from £1,090 per week, plus our agency fees. We set out every cost in writing before anything is agreed.

We currently offer introductory live-in care. We find, vet and introduce a self-employed carer, and you agree the arrangement and pay the carer directly. Our agency fee covers finding, checking and matching the carer, and arranging cover and replacements.

The weekly fee depends on:

- the level of support needed, for example dementia care or help through the night
- whether the carer supports one person or a couple
- the carer's experience and any specialist skills

The carer also needs a private bedroom, food while they live in, and regular breaks. We help arrange cover for breaks, so support at home continues.

Paying privately, and why the home is protected

Most people pay for live-in care themselves, from pensions, savings and investments. The good news is that the family home is treated very differently for care at home than for a care home.



Care at home

Home not counted

If the council assesses your loved one's finances, the value of the home they live in is ignored ([Care and Support \(Charging and Assessment of Resources\) Regulations 2014, Schedule 2](#)).



Care home

Home can be counted

Once someone moves into a care home permanently, the value of their former home can usually be counted, often after a 12-week period.

This means live-in care can help a family keep the home, while care is paid for from income and savings.

Some families release money from the home to pay for care, for example through downsizing or equity release. These are big decisions. Speak to an independent financial adviser who specialises in later life care, such as a member of the [Society of Later Life Advisers](#), before going ahead.

There is currently no cap on what anyone pays for care in England. The planned £86,000 cap was cancelled in 2024, and a government commission is still reviewing adult social care.

Attendance Allowance

Attendance Allowance pays up to £114.60 a week towards the extra costs of needing care. It is not means-tested, it is tax-free, and having a live-in carer does not stop someone claiming it.

Rate (2026/27)	Weekly amount	Who it is for
Higher rate	£114.60	Needs help or supervision during the day and at night, or is terminally ill
Lower rate	£76.70	Needs help or supervision during the day or at night

Rates from the [DWP's 2026/27 benefit and pension rates](#).

Your loved one can usually claim if they:

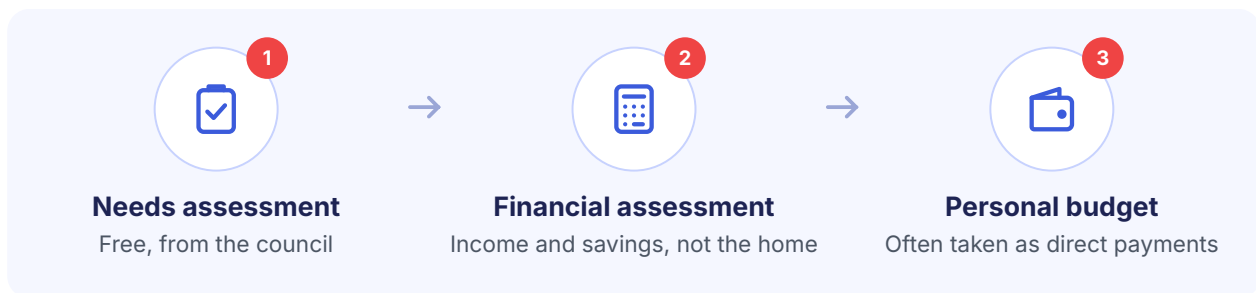
- have reached State Pension age
- have needed help with personal care or supervision, for example washing, dressing or staying safe, for at least 6 months
- live in England or Wales

They do not need a diagnosis, and they do not need to be receiving care already. Apply through [GOV.UK](https://www.gov.uk). Many claims are turned down because the form underplays day-to-day needs, so describe a bad day, not a good one.

Receiving Attendance Allowance can also open the door to extra Pension Credit, covered below.

Council funding and the means test

The council may help pay for care at home if your loved one has eligible care needs and savings below £23,250. Their home is not counted, so many homeowners with modest savings qualify for some help.



Step 1: a needs assessment. Anyone can ask their local council's adult social care team for a free care needs assessment. In our areas that is Surrey County Council, Kent County Council, West Sussex County Council, East Sussex County Council, Brighton & Hove City Council or Medway Council.

Step 2: a financial assessment. If the needs are eligible, the council looks at income and savings to decide what your loved one should pay.

Savings and capital (2026/27)	What it means
Over £23,250	Pays the full cost of care
£14,250 to £23,250	Council may contribute; £1 a week is added to assessed income for every £250 over £14,250
Under £14,250	Savings are ignored; only income is assessed

The limits for 2026/27 stay at £23,250 and £14,250 ([Wokingham Borough Council report on 2026/27 charging](#)). The council must also leave your loved one a minimum amount of income to live on. For a single person over Pension Credit age, this is £241.45 a week in 2026/27.

Step 3: a personal budget. If the council contributes, it sets a personal budget. Your loved one can usually take this as direct payments and use it towards care they choose. The budget is based on what the council thinks meeting the needs would cost, so it may cover only part of the cost of live-in care. Ask the council how direct payments can be used before care starts.

Worked example (illustrative). Margaret is 84, lives alone in her own home in Guildford and gets the lower rate of Attendance Allowance. The council assesses her finances like this:

	Per week
State Pension	£241.30
Small private pension	£40.00
Attendance Allowance (lower rate)	£76.70
Savings of £19,250: £5,000 over £14,250, so $20 \times £1$	£20.00
Total assessed income	£378.00
Minus the minimum income she must keep	-£241.45
Most Margaret would pay towards her care	£136.55

Her home is not counted at all. If the council agrees a personal budget, Margaret pays up to £136.55 a week and the council pays the rest of that budget. This is simplified: councils also deduct some housing costs and extra costs caused by disability, which would lower her contribution.

NHS Continuing Healthcare

NHS Continuing Healthcare (CHC) pays the full cost of care, including care at home, for people whose main need is a health need. It is not means-tested, so savings and the home do not matter.

It is usually for people with complex, intense or unpredictable health needs, for example advanced illness or significant needs linked to dementia. Having a diagnosis alone is not enough; the assessment looks at the overall level of need.

How it works:

1. **Checklist.** A nurse, doctor or social worker completes a short screening checklist ([GOV.UK checklist guidance](#)). Ask for one if you think your loved one may qualify, especially before a hospital discharge.
2. **Full assessment.** If the checklist is positive, a team of professionals assesses needs in detail using the Decision Support Tool.
3. **Decision.** The local NHS integrated care board decides. If CHC is agreed, care at home can be arranged through a personal health budget.

Someone nearing the end of life can be fast-tracked so care starts quickly.

If CHC is refused, ask for the reasons in writing. You can ask for the decision to be reviewed.

Other help worth checking

Help	2026/27 amount	Who it is for
Pension Credit	Tops income up to £238.00 a week (single person)	People over State Pension age on a low income. An extra £86.05 a week may be added for someone who gets Attendance Allowance, depending on who else lives with them
Carer's Allowance	£86.45 a week	A family member who cares for at least 35 hours a week for someone getting a qualifying benefit, such as Attendance Allowance, and earns no more than £204 a week after deductions
Council Tax reductions	Varies by council	Someone with a severe mental impairment, such as advanced dementia, may be disregarded for Council Tax; homes adapted for a disability may be charged a lower band
Disabled Facilities Grant	Varies; means-tested	Adaptations such as a stairlift, level-access shower or ramp, applied for through the council

Amounts from the [DWP's 2026/27 benefit and pension rates](#) and [Carers UK](#).

A free [benefits calculator on GOV.UK](#) can show what your loved one may be missing.

Your next steps

- ☐ Claim Attendance Allowance if your loved one is over State Pension age and needs help
- ☐ Check Pension Credit and other benefits with the GOV.UK benefits calculator
- ☐ Ask the council for a free care needs assessment
- ☐ Ask for an NHS Continuing Healthcare checklist if health needs are significant, especially before a hospital discharge
- ☐ Make sure a Lasting Power of Attorney is in place for finances and for health and care decisions
- ☐ Speak to a later-life financial adviser before releasing money from the home
- ☐ Call us for a free, no-obligation chat about live-in care and costs

Talk to our Guildford team

 **020 3443 9844**

medicarepeople.co/live-in-care

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

Important information and sources

This guide gives general information about funding care in England for 2026/27. It is not financial or legal advice, and rules and amounts change, usually each April. For advice on your own situation, speak to your council, an independent later-life financial adviser or a charity such as Citizens Advice.

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.

Sources:

- [DWP: benefit and pension rates 2026 to 2027](#)
- [Citizens Advice: check if you're entitled to Attendance Allowance](#)
- [Carers UK: Carer's Allowance 2026/27](#)
- [Care and Support \(Charging and Assessment of Resources\) Regulations 2014, Schedule 2](#)
- [Wokingham Borough Council: charging for care and support 2026 to 2027](#)
- [GOV.UK: NHS Continuing Healthcare checklist guidance](#)
- [Bridgehead Communications: England social care cost cap timeline](#)
- [Society of Later Life Advisers](#)

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