



Third party payments for care in a residential or nursing home

Fees and how they are paid for

Fee levels vary depending on the type of care offered. They are paid for from:

- **BCP Council's rates.** These are set at a level that the council considers fair payment for the type of care the resident needs. Part of these rates is met by the council and part is met from the client contribution.
- **The client contribution.** All residents in residential and nursing homes whose care is partly paid for by the council have to have a financial assessment. Everyone's circumstances are different and the client contribution will therefore differ from person to person.
- **The extra cost of nursing** in nursing homes is paid directly to the home by the Clinical Commissioning Group (CCG) through a Funded Nursing Care payment and is determined by trained and qualified nurses employed by Dorset CCG.
- **Third party payments.** If the above do not meet the fees set by the home chosen by a resident or their family/friends ('third parties') on their behalf, third parties have the opportunity to pay the additional sum needed to enable the resident to go to the home of their choice. This is known as a 'third party payment' or 'top-up' and is paid to the home direct.

Important things to consider

- The council cannot ask friends/family to pay a third party top-up when it has been unable to find a suitable home within the fee the council are able to pay. The council must then arrange care in a more expensive setting and cannot ask for payment of a top-up.
- Family/friends should be sure they can afford to make the top-up for the duration of the resident's likely stay in the home.
- Fees rise year-on-year, sometimes by more than the rate of inflation. The council will seek to make a fair contribution to fees but cannot guarantee that its own rates year-on-year will be sufficient to cover the full cost of homes' increased fees. The third party payment may therefore increase by more than the rate of inflation and families/friends should be prepared for this.

- Family/friends should be aware that they may be required to share details of their financial position with council staff so that the council can satisfy itself that the third party has sufficient resources to maintain the third party top-up.
- By law, the resident's own resources cannot be used to make third party payments as this would very quickly drain the amount of money available for the resident to contribute to the overall fee.

Independent financial advice

Third parties should consider very carefully whether to sign a third party payment agreement. Advice is available from a solicitor, Citizens Advice on the Dorset Adviceline (03444 111 444), Age UK (0800 678 1174) and Help & Care (0300 111 3303).

Other factsheets that may be relevant

- The Financial Assessment
- Charging for care in a residential or nursing home

Contact details

If you would like to find out more about this service please telephone the Financial Assessment Team on 01202 633535 or email f.socialservices@bcpcouncil.gov.uk.

For more information about services please go to www.mylifemycare.com.

To download a copy of this factsheet:

www.poole.gov.uk/adultsocialcarefactsheets



We can give you help to read or understand this information:

Adult Social Care Contact Centre

Bournemouth and Christchurch residents:

Tel. 01202 454979 / email caredirect@bcpcouncil.gov.uk

Text  07747 757570
Phone

Poole residents:

Tel. 01202 633902 / email sshelpdesk@bcpcouncil.gov.uk

Text  18001 01202 633902
Relay