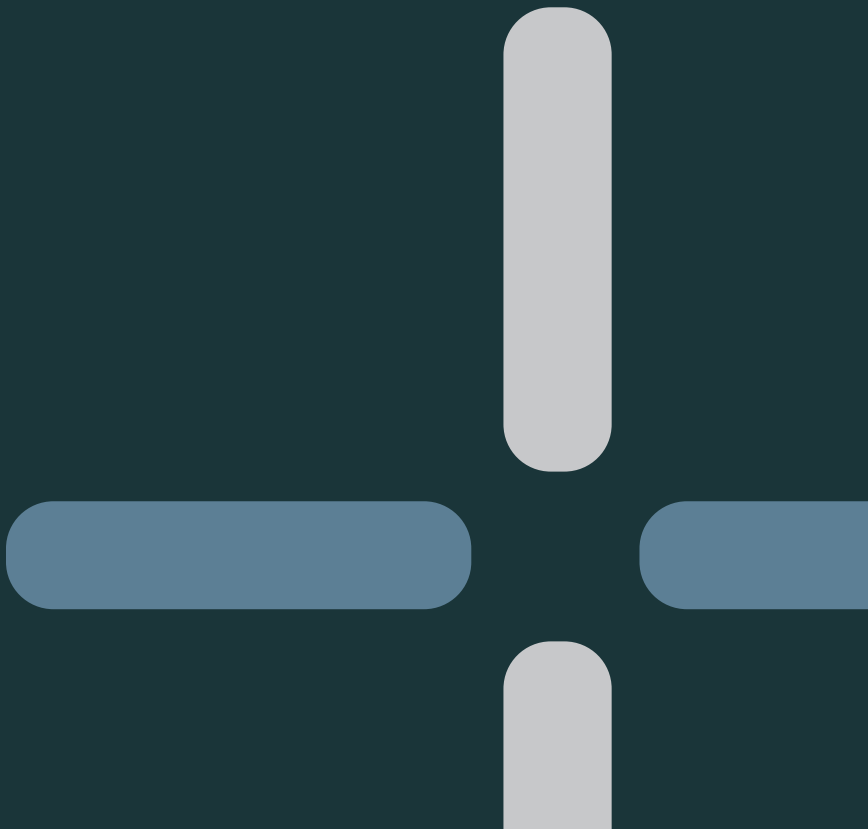


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NHS Continuing Healthcare – Myths

NHS Continuing Healthcare

Being given false or misleading information about NHS Continuing Healthcare funding for yourself, a family member or a close friend can be upsetting and lead to incorrect financial decisions. To help, we have listed 10 of the most common misconceptions about NHS Continuing Healthcare funding:

“NHS continuing healthcare is for people in care homes”

Incorrect. Anyone may be eligible for NHS Continuing Healthcare funding, no matter where they live. The key criterion is whether someone has a primary healthcare need.

“There is no point in applying because NHS Continuing Healthcare funding is only available for the terminally ill”

This is not true. The Department of Health has provided the NHS with a national eligibility framework and a standard assessment process to determine whether individuals have a primary healthcare need. You do not need to be terminally ill to qualify for funding. In fact, many young people with a normal life expectancy are eligible to receive funding and services which they can potentially receive for the rest of their lives.

“NHS Continuing Healthcare has changed since the Care Act was implemented”

This is not the case. The Care Act 2014 deals with social care provision provided by local authorities. This is separate to NHS Continuing Healthcare funding which is for those with very high levels of ongoing care needs.

“You can’t be eligible for NHS Continuing Healthcare funding if you’ve received a personal injury compensation award”

This is not true except in certain circumstances. If you’ve received compensation from the NHS as a result of medical negligence, the NHS may seek to prevent you from claiming NHS Continuing Healthcare. If you have received a compensation award from any other party it should be disregarded in any assessment for NHS Continuing Healthcare funding.

“The NHS deals with the assessment process and does not need to involve anyone else”

Incorrect. The assessment process is a collaborative procedure involving everyone who has a role in meeting a person’s care needs. This ensures individuals receive an accurate assessment.

“If you have savings and own your own home, you aren’t eligible for NHS Continuing Healthcare funding and have to meet the cost of healthcare yourself”

This is a very common misconception. It can cause a great deal of distress, for example, when a family home is sold to pay for care home fees unnecessarily. It’s a fundamental principle of the NHS that services are ‘free at the point of delivery’. And NHS Continuing Healthcare funding is no different. Eligibility is based on need, regardless of a person’s financial situation.

“The type of assessment varies depending on where in the country you live”

Not strictly true. The assessment itself should be the same throughout the whole of England and Wales. However, the assessment process can be quite subjective which means that eligibility thresholds can vary across different areas of the country depending on how the guidelines are interpreted. The key is to seek a literal interpretation of the guidelines.

“Anyone who applies for NHS Continuing Healthcare funding will undergo a physical assessment”

This is not the case. The assessment process involves consultation with everyone involved in meeting a person’s care needs (for example, carers, GP, Occupational Therapist, Speech and Language Therapist, Physiotherapist, etc). However, there is no requirement for the assessor to meet with the person who is the subject of the assessment.

“A finding of eligibility will result in a direct payment being made to cover the cost of care”

This is not necessarily true. It depends what is agreed in the Care Plan. A person who is eligible for NHS Continuing Healthcare funding may request a direct payment to cover the cost of care. However, in some circumstances it may be more appropriate for the NHS to provide services direct.

“NHS funding for care is only available for people aged 18 and over”

Incorrect. Anyone with ongoing complex, serious or unpredictable healthcare needs is eligible to receive free funding for care. Those aged 18 and over can receive NHS Continuing Healthcare funding, while children and young people (aged under 18) may be eligible for Continuing Care Funding from the NHS.