

Guide to Topping Up Care Fees

If your loved one is reliant on local authority funding the local authority will set a personal budget of fees sufficient to meet the residents' needs. However the person has a choice of where to live providing the home of choice is suitable, available and within a cost range set by the local authority.

A personal budget is set and the care home agree to enter into a contract with the local authority directly.

At least one care home must be offered within that personal budget.

If however the level of care that an individual wants is not able to be met within that personal budget a friend or family member can be asked to "top up" the care fees.

The family or friend will enter into a contractual agreement to pay the "top up" amount directly with the care home. There is no obligation for them to enter into a contract and they must be both willing and able to meet such costs.

Failure to meet such costs may result in the resident being moved and a third party being pursued for payment.

It is advisable for the third party to get legal advice on the top up agreement being entered into. Any change in circumstances of the third party being unable to meet the financial responsibility then early notice must be given to the local authority and the care home.

Often the care home continues to hold a third party responsible until alternative arrangements are entered into.

Talk to us about top up agreements, our dedicated care funding team are able to advise on the suitability of a top up arrangement and consequences and benefits surrounding them.