

# Adult Social Care Factsheet

## Care home top up fees explained

### What is a top up fee?

If you are moving into a residential or nursing home, you'll need to be aware that some providers charge top-up fees.

If you choose a residential or nursing home that charges more than Warrington Borough Council's agreed contract rate, the difference between the Council rate and the care home's fees is known as a 'top-up' fee.

Paying a top up fee could increase your choice of accommodation, but it is important to understand how they operate and ensure that the funds are available to pay the fee.

Example (please note that the figures used are for illustrative purposes only).

Council's agreed contract rate = £620 per week

Care home rate = £800 per week

Top up fee = £180 per week

Please note that an individual will pay their assessed contribution towards their care in addition to the top-up fee. Further information is available on the [Charging for Residential Care Factsheet](#). Please note that a person's financially assessed weekly contribution towards care applies towards the cost of the Council's agreed contract rate and therefore the top-up fee would be payable in full.

### Who should/can pay a top up fee?

The person in receipt of care home services or their legal representative (LPA) can choose to pay their own top up fee should they be in a financial position to do so – this is known as a **1<sup>st</sup> party top up**.

A family member or friend of the person in receipt of care home services can choose to pay the top up fee should they be in a financial position to do so – this is known as a **3<sup>rd</sup> party top up**.

In general, Warrington Borough Council will not fund a care home placement at a higher cost than their agreed contract rate. However, there are some exceptional circumstances where Warrington Borough Council may consider covering the cost of a top up fee: -

- where a person has been assessed as having specific needs that can only be met in a specialist setting, or by specifically trained staff, and a top up fee applies.
- where the Council has been unable to find a care home placement at the agreed contract rate and the service is required urgently. In this circumstance, a person may be provided



with a more expensive care home placement on a temporary basis at no extra cost to them. However, the Council reserves the right to review the placement and arrange a transfer to a care setting at the Council's agreed contract rate as and when one becomes available, as long as the identified alternative placement is able to meet the assessed needs of the person.

### **Can a top up fee be agreed via a deferred payments scheme?**

If the person in receipt of services owns a property, it may be an option for them (or their legal representative) to agree to a 1<sup>st</sup> party top up deferred payment scheme. You should refer to the [Deferred Payment Factsheet](#) for further information on what this is and how this works.

### **I am considering paying a top up fee, what does this mean for me?**

The council will want to know that you are willing and financially able to make the additional payment for the likely duration of the contract. Should you fail to make the necessary payments you will be liable for the cost of all top-up arrears. In addition, the Council reserves the right to review the placement and may arrange a transfer to an alternative care setting at the Council's agreed contract rate, as long as the identified alternative placement is able to meet the assessed needs of the person. The Council will pay the full cost of the care and support to the provider and will invoice you for your contribution.

### **Can the cost of a top up fee change?**

24-hour care placement fees are subject to review and are determined by the provider themselves. This means that most providers undertake annual reviews of their fees in line with cost-of-living increases. It is also possible that a provider could increase their fees at any point throughout the financial year and you would be notified of any planned increase to an agreed top up fee. You would therefore have the option to agree to the increase, or alternatively to inform the Council that you are unable to agree to the increase. In this circumstance, the Council reserves the right to review the placement and may arrange a transfer to an alternative care setting at the Council's agreed contract rate, as long as the identified alternative placement is able to meet the assessed needs of the person.

### **Other Information**

Further information regarding top up fees can be found at: -

<https://www.mylifewarrington.co.uk/kb5/warrington/directory/advice.page?id=ejL4TKmG7lc>

<https://www.ageuk.org.uk/information-advice/care/paying-for-care/paying-for-a-care-home/top-up-fees/>

If you or your family have any other questions about your rights to choose accommodation, please talk to your allocated social worker.

