



Living in a care home - Third party payments (Top-ups)

What are third party payments or top-ups?

Nottinghamshire County Council has to spend its public funds responsibly, and as part of this has a maximum amount it expects to pay residential and nursing care homes, depending on the level of care someone needs, and what facilities the home has.

Some residential and nursing care homes charge more than the amount the Council will agree to pay and so the home charges a “Third party payment” or “top-up”. This top-up is in addition to the amount the person living in the care home is asked to pay from their own income and savings.

Sometimes the top-up pays for a larger room or for en suite facilities.

Who can pay the top-up?

Unless the person living in the care home has a Deferred Payment Agreement (See section below “Deferred Payment Agreements”), the top-up has to be paid by a third party payer, usually a relative, friend or charity – the person cannot pay it for themselves. The third party payer who agrees to pay the top-up has to sign an agreement form from the Council.

How much is the top-up?

The amount of the top-up should be agreed between the third party payer, the residential home and the Council at the time the person goes to live in the home. This amount can be changed by agreement with the person paying the top-up and the Council. A new agreement form has to be signed at this point

Who is the top-up paid to?

In order to protect the third party payer paying the top-up, the Council pays it to the home and then sends a bill to the third party payer who has agreed to pay the top-up, every 4 weeks. The home should not ask anyone to pay them directly and if they do, you should inform the Council.

How long does the top-up have to be paid?

It is very important that the third party payer who agrees to pay the top-up is able to do so for as long as the person lives in the home. If regular payments are not made, or the third party payer is not able to continue paying, the Council may have to ask the person living in the home to move to somewhere else which costs less.

Deferred Payment Agreements

If the person living in the residential home owns the property they used to live in, they may choose not to sell it immediately, but take out a Deferred Payment Agreement, if they are eligible. This means that the person has agreed, with the Council, to defer some of their care costs against their property until it is sold, or they leave residential care. In these cases the person living in the home may be able to pay their own top-up, as this cost is secured against their property along with their care costs. It should not be assumed that a Deferred Payment Agreement can be taken out in all cases as there are circumstances where they are refused.

For more information please contact: Adult Care Financial Services

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