Top-up payments

This fact sheet provides you with information about what a ‘third party contribution’ is and why it may be payable for someone who has moved to live permanently in a residential or nursing care home.
What is a ‘third party contribution’?

A third party contribution is a weekly amount paid by someone - often a relative, friend, or organisation - towards the cost of residential or nursing home care fees when the fees are higher than the maximum amount Cambridgeshire County Council (‘the Council’) usually contributes for a person with your needs.

You may also hear third party contributions being called ‘top-up payments’.

Why are third party contributions needed?

We will look at your needs and consider them against the eligibility criteria set by the Care Act and the Council may offer support.

If you move to live in a care home that charges higher fees for a person with your needs than the amount the Council is able contribute, a third party needs to pay the difference between the amount the residential or nursing care home actually charges and the amount the Council can contribute towards the fees.

An agreement must be signed by whoever is paying the third party contribution.

Who can make a third party contribution?

If you live in a residential or nursing care home permanently, you cannot pay your own third party contribution out of your capital or weekly personal allowance but there are two exceptions to this.

☑️ If you have agreed a ‘12 week property disregard’ arrangement with the Council.

OR

☑️ The Council has agreed a ‘deferred payment’ arrangement with you.

Find out more about a deferred payment agreement: www.cambridgeshire.gov.uk/PayingForCare

Relatives, friends, other individuals and organisations can pay third party contributions. Voluntary organisations can also help in some situations. Whoever pays a third party contribution must be able to show that they are willing and able to pay the difference between the amount the Council is able to contribute for a person with your needs and the fees the care home actually charges.

Let your key worker know if you would like more information about these options.

Who is the third party contribution paid to?

☑️ The third party pays their contribution directly to the care home and will receive an invoice every 4 weeks.

☑️ You will pay your contribution to the Council.

☑️ You will receive an invoice every 4 weeks that gives you a full breakdown of each part of the cost and who is responsible for paying it.
What happens if whoever is paying third party contributions stops paying them?

If whoever is paying third party contributions stops paying them, the Council cannot guarantee to continue paying its own contribution and covering the cost of the third party contribution as well. In these circumstances, it may mean you have to move to another residential or nursing care home that charges the same amount the Council is able to contribute.

Annual review

The Council will carry out a planned annual review where we will confirm if any contributions have changed. If a third party contribution increases before the planned annual review, it is vital that the person paying the third party contribution informs the Council.

What is Cambridgeshire County Council responsible for?

Council staff are responsible for talking through this fact sheet fully with you and whoever has agreed to pay a third party contribution. The Council’s staff will record that they have done this and that you and whoever has agreed to pay a third party contribution understand the responsibilities you both have.

The Council has the right to ask people who live in residential and nursing care homes about their financial situation if it is helping with the cost of residential and nursing care home fees. The Council cannot ask people who are paying third party contributions about their financial situation but must make sure that whoever has agreed to make a third party contribution is able to pay it and carry on paying it for as long as people remain living in residential and nursing care homes.

If people paying third party contributions find they cannot afford to carry on paying, they must let managers of residential and nursing care homes know this straight away.

They must also let the Council know straight away by ringing Customer Services at the Council’s contact centre.

0345 045 5202.