

## **Care Home Top Up Policy (February 2024)**

### **Consultation - Frequently Asked Questions**

#### **Why are we contacting you?**

A clear Top Up Policy is required, as we are seeing increasing numbers of care home placements requiring a top up agreement. Affordability of top up agreements has become a bigger issue for families.

#### **What is a Top Up?**

A Third or First party top up applies when an individual chooses care in a care home that is more expensive than their personal budget.

#### **What does this mean for you?**

If you or your loved one were to require care in a residential or nursing home in Bolton then this policy would apply. If you are a care home operator then this policy will apply to you.

#### **How would I be affected?**

The policy ensures the person paying the top up agreement understands the implications of their choice by giving them the right information.

It details that affordability checks of the person will be requested by the care home /or the council in relation to paying the top up agreement. The affordability checks will take place to ensure they are willing and able to maintain payments for at least 3 years.

The policy will ensure care home Providers are aware that if they want to increase the amount of the top up agreement, it may involve a review and must be agreed by all 3 parties involved.

#### **Does this affect any other charges?**

No. This policy is in addition to 'The Residential and Nursing Charging Policy: Paying for Residential and Nursing Care' (see link [here](#) and on the Council website)

**When will this change happen?**

We are looking at implementing this policy by the Summer 2024, however this may change depending on the outcome of consultation.

**Who can I talk to if I have further questions?**

If you have further questions regarding this policy, please let us know and we will get back to you.

Please contact the Commissioning team at [commissioning@bolton.gov.uk](mailto:commissioning@bolton.gov.uk).