



THIRD PARTY CONTRIBUTIONS

FACTSHEET 5d

What are third party contributions?

Third Party Contributions are also referred to as '**Top-Ups**'.

The definition of a 'top-up' is 'the additional amount of money needed to make up the difference between the amount provided by the funding authorities (i.e. Social Services or Continuing Health Care) and the weekly fee charged by a care home. Top-ups can be needed if you or your family have either:



a) specifically requested accommodation that costs more than the fees covered by Social Services or CHC (Continuing Healthcare)

AND/OR

b) chosen a Home which offers a greater range and quality of facilities/services (classed as an 'upgrade in service provision' by Birmingham City Council)

We pride ourselves on the additional activities, Animal Assisted Therapy, Physiotherapy and larger-than-average room sizes that all of our Homes provide compared to other providers. The higher standard of accommodation or upgraded facilities and services available are classed as a genuine upgrade in service provision, in line with the Birmingham City Council definition. This why our average room rate is approximately £1050.00 (as at November 2019).



Who is responsible for paying the third party contribution or ‘top-up’?

You or your family member will be responsible for paying the ‘top-up’ if you actively choose a BCOP Home over other more basic options suggested by Council which may have fallen within the amount of funding you have been awarded. If you are referred to BCOP Home via a social worker and the Birmingham City Council electronic tender process (Care Match), and there is a difference in the amount of funding awarded to you (through Social Services and/or FNC CHC), you should discuss this with your social worker as soon as possible.

For example:

BCOP Room Rate	£1050 p.w.
<i>Social Services contribution</i>	<i>£595 p.w.</i>
<i>FNC</i>	<i>£165.56 p.w.</i>
Total Contributions	£760.56
‘Top Up’ required	£289.44 p.w.

How do I pay the ‘top up’?

Before you are admitted to the Home, you will need to sign and return a contract which outlines your key responsibilities with regard to the payment of fees. The signed contract should be brought into the care home in order to set up the Direct Debit or Standing Order, and initial payments will be due on the same day, payable one month in advance. From April 2020, only Direct Debit payments will be accepted.



Will 'top-ups' be necessary if I receive CHC funding?

If you are funded by CHC (Continuing Healthcare), then this payment, along with any FNC payments you have been awarded, will be paid directly to the care home. However, while the CHC amount is based on your care needs, you may need to pay a 'top-up' for any part of the Home's fees which are classed as hospitality charges rather than care.

This is often called a 'Preferred Placement of Care' payment.