



### Squeeze on NHS-provided ‘free’ social care continues as research shows three-quarters of over-45s don’t know it exists

- Eligibility rate for NHS Continuing Healthcare (CHC) claims declines to below 20% for the first time
- New research from retirement specialist Just Group finds 73% of over-45s have not heard of CHC
- A further 15% have heard of it but know nothing about it

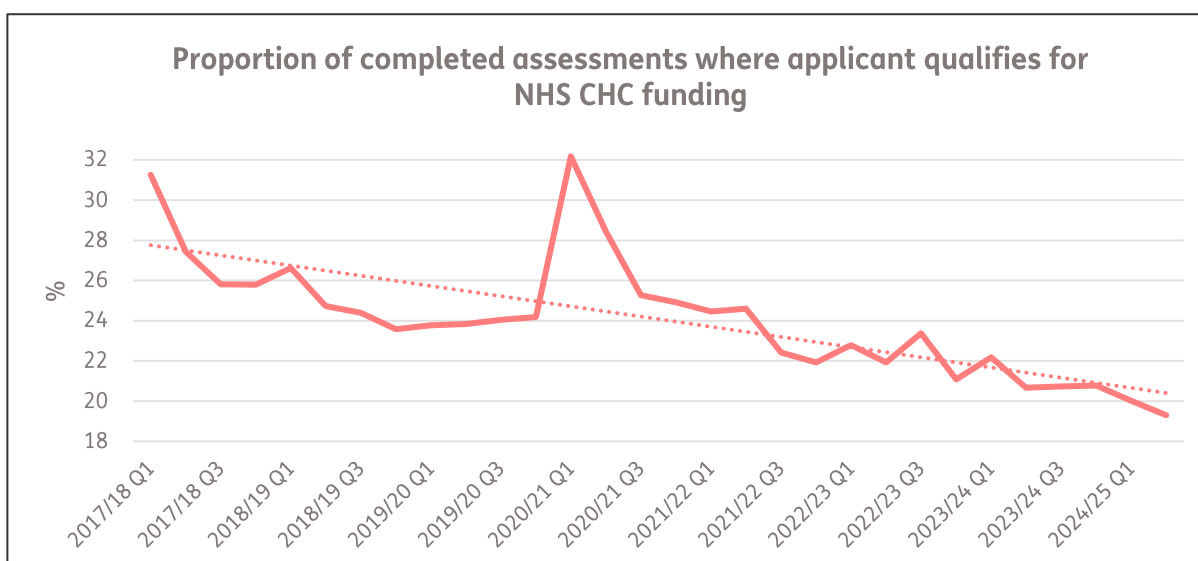
Latest NHS England<sup>1</sup> figures raise concerns that access to NHS Continuing Healthcare (CHC) is reaching fewer people in need with eligibility rates falling to the lowest since figures were first published in 2017.

CHC is a valuable benefit because it is not means-tested and fully funds both health and social care outside hospital for adults where there is a ‘primary health need’. Research by retirement specialist Just Group for its in-depth **Care Report 2024**<sup>2</sup> found just 73% of over-45s had not heard of CHC and a further 15% who had heard of it knew nothing about it.

Of the 50,000 people eligible for CHC at any one time, about one-third are ‘fast track’ due to rapidly deteriorating health conditions, many of whom are approaching end of life.

The remaining two-thirds receiving ‘standard’ CHC have long-term or complex conditions due to disability, accident or illness. Obtaining CHC can be complex and challenging, initially requiring a referral from a healthcare professional and then an assessment to gauge eligibility. Along with poor public awareness and understanding, there are questions whether many people with the most complex needs are missing out.

Latest NHS figures suggest that, compared to pre-covid levels, fewer people are being assessed and one in five (19%) of those who are assessed in Q2 2024/25 qualified for the CHC funding. From an eligibility of 4.98 per 50,000 of the adult population at the start of 2017/18, it is now about half that figure at 2.59 per 50,000 and heading lower.



## News release

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Meanwhile, ‘fast track’ eligibility has edged higher<sup>3</sup> but this has raised concerns among industry experts whether people are only receiving support when their condition has deteriorated significantly rather than when they first need it.

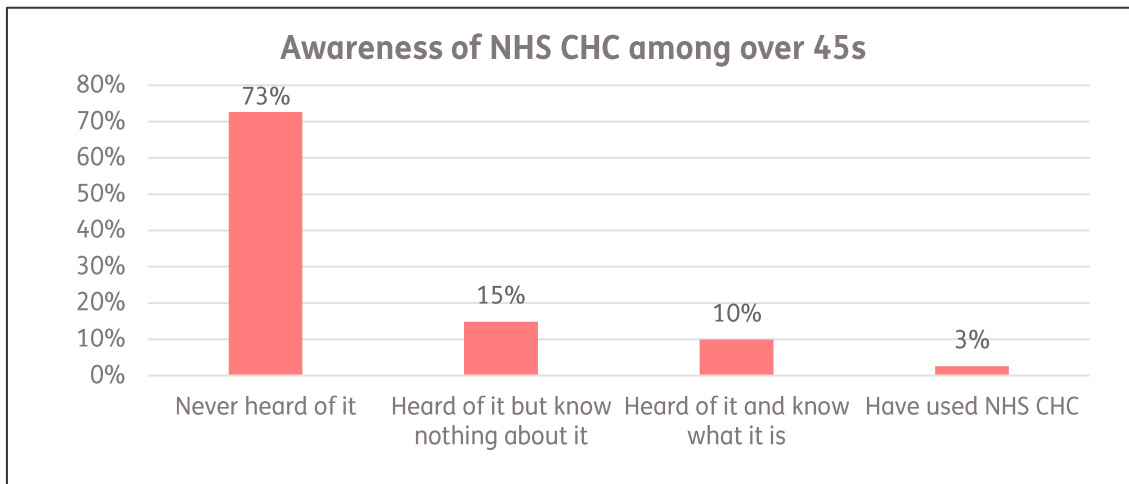
**Stephen Lowe, group communications director at retirement specialist Just Group**, commented: “NHS Continuing Healthcare is hugely valuable to seriously ill people and their families but so few know about it that it is often described as the NHS’s ‘best kept secret’.

“It covers the full costs of caring for someone in their own home or in a care home, including professional help with personal care such as help with washing and dressing. It can save people hundreds or even thousands of pounds in care costs each week but is notoriously hard to access.

“But large numbers don’t know about it and those that do find the process hard to navigate. Many only receive CHC after appointing professional advocates to present their case with one in seven (15%) denied CHC successfully appealing against that decision.

“The Labour government cancelled the implementation of the cap on social care costs in July but has not brought forward an alternative plan, leaving people in limbo about how to plan for later life care.

“We encourage anyone who believes that either a loved-one or themselves may be eligible for CHC funding to speak to a qualified healthcare professional, like a GP, care home or district nurse or a social worker. They can help explain and initiate the application journey and discuss the likelihood of receiving the funding.”



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## Enquiries

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**Notes to Editors:**

**About the research**

**1 - NHS - Continuing Healthcare survey Q2 2024/25**

<https://www.england.nhs.uk/statistics/statistical-work-areas/nhs-chc-fnc/>

**2 – Just Group**, Polling conducted by Opinium between 8th and 16th August 2024 with a nationally representative sample of 2,500 adults in England and Northern Ireland aged 45 and over

**3 – Nuffield Trust - Falling through the gaps? A closer look at NHS Continuing Healthcare – 05/06/2024**

<https://www.nuffieldtrust.org.uk/resource/falling-through-the-gaps-a-closer-look-at-nhs-continuing-healthcare>

	Number of new standard NHS CHC referrals	Number of standard NHS CHC assessments completed	Completed assessment rate	Number assessed as eligible	Eligibility rate
Period	Total	Total	%	Total	%
2024/25 Q2	17,009	13,594	80	2,624	19
2024/25 Q1	17,861	13,246	74	2,651	20
2023/24 Q4	17,097	12,627	74	2,624	21
2023/24 Q3	16,241	12,732	78	2,639	21
2023/24 Q2	16,323	12,900	79	2,666	21
2023/24 Q1	16,483	12,906	78	2,862	22
2022/23 Q4	16,578	12,269	74	2,587	21
2022/23 Q3	15,383	12,494	81	2,920	23
2022/23 Q2	15,062	11,909	79	2,611	22
2022/23 Q1	15,498	11,980	77	2,729	23
2021/22 Q4	14,653	11,163	76	2,447	22
2021/22 Q3	14,636	12,542	86	2,813	22
2021/22 Q2	15,178	12,916	85	3,178	25
2021/22 Q1	16,001	13,989	87	3,422	24
2020/21 Q4	17,215	15,135	88	3,772	25
2020/21 Q3	15,612	13,091	84	3,309	25
2020/21 Q2	8,608	2,375	28	675	28
2020/21 Q1	6,870	920	13	296	32
2019/20 Q4	16,538	12,658	77	3,061	24
2019/20 Q3	17,985	14,594	81	3,508	24
2019/20 Q2	18,198	15,048	83	3,586	24
2019/20 Q1	17,889	15,361	86	3,652	24
2018/19 Q4	18,140	15,252	84	3,598	24
2018/19 Q3	17,726	15,803	89	3,855	24
2018/19 Q2	18,763	16,356	87	4,045	25
2018/19 Q1	18,846	16,770	89	4,465	27
2017/18 Q4	18,831	15,567	83	4,015	26
2017/18 Q3	18,210	15,781	87	4,074	26
2017/18 Q2	19,231	15,417	80	4,230	27
2017/18 Q1	19,050	14,808	78	4,628	31

**Notes to Editors:**

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