

# Cheshire Top Up Grant Pilot Scheme

A support guide  
for Freemasons



Caring is our way of life

Kind Supportive Trusted

[www.rmbi.org.uk](http://www.rmbi.org.uk)

Charity No: 1163245 | Company No: 1293566

### **What we're offering**

Financial support towards the cost of care home top up fees can be offered to eligible applicants from the Province of Cheshire with Local Authority funding.

### **Masonic Eligibility**

The eligible 'beneficiary' must qualify under the usual rules applied by the Masonic Charities.

Preference for the grant will be given to those members and their dependants who are residents within the Province of Cheshire. Consideration may also be given to applicants where:

**(a)** the potential recipient of the grant is a qualifying member as defined by RMBI Care Co.'s eligibility criteria, but no longer residing within the Province, **or**

**(b)** a member or dependant of the Province of Cheshire seeking support with a placement outside of the Province.

Applications which fall under items **(a)** or **(b)** will be reviewed by senior members of the charity teams and, if necessary, considered by a panel of Trustee members at RMBI Care Co.

### **Who we cannot support**

- Those that qualify for NHS continuing healthcare funding
- Those that do not qualify for any Local Authority funding, i.e. where the person and/or others are fully funding the care home placement
- Those that qualify for full Local Authority funding, i.e. where the Local Authority fee rate covers the full private fees
- Those wishing to remain at home with support.

RMBI Care Co. will only provide support towards the remaining inclusive fees not covered by the Local Authority. Care home fees will usually include all necessities such as accommodation, food, laundry, fuel, etc. We will not cover the cost of any additional costs incurred outside of those covered by the contract.

RMBI Care Co. will no longer provide a grant if the Local Authority ceases funding due to a change of financial circumstances. This list is not exhaustive and will be reviewed as part of the pilot scheme process.

### **Fee support limits**

All applicants will require:

- Local Authority agreement confirming the need for long term residential care
- Details of the level of weekly fees the Local Authority is paying the care provider towards the cost of care.

This should be evidenced by a copy of the Local Authority Financial Assessment or agreement to fund the placement; alternatively, we can accept a care home contract for shared payment provided it confirms the top up fees involved.

The 'beneficiary' must qualify for, and be in receipt of, state funding via their Local Authority for their care, and need to pay top up fees in order to partially self-fund their care home placement.

Based on the average difference between private fees and Local Authority funded fees across all categories of care within the Province, the applicant can request up to 25% of the difference, which RMBI Care Co. calculates as follows:

- Residents within the Province of Cheshire can request up to a maximum of £86 per week (£4,484 p.a.) towards the beneficiary's contribution to a fees top up.<sup>1</sup>

Requests surpassing these amounts will be declined as the charity's contribution towards fee top ups will be capped at these maximum thresholds for support.

### **Payment**

The grant will be paid directly to the care provider. We will require details of how the care provider requires payment to be made.

### **Beneficiary need**

In some cases the person assessed (by the Local Authority) as needing to go into care will be able to

<sup>1</sup> The amounts of funding stated will be reviewed on an annual basis and are correct as at September 2022.

decide for themselves whether or not they need to move into a care home. If this is the case, they could be the 'applicant' and subsequent 'beneficiary'. However, often, the person that needs the level of care that a care home provides may have lost the ability to make this decision for themselves. If the person is not able to make this decision, someone else will need to make this decision for them; they may be the 'applicant' for RMBI Care Co. and MCF purposes.

Support may be provided towards the fees for any care home of the 'beneficiary' or 'applicant's' choice, within the Province, with the proviso that the care home in scope is rated by the CQC as 'Outstanding' or 'Good'. Any care home outside of these ratings will require extenuating circumstances for RMBI Care Co. support, relating to need. Support for fees in care homes outside of the Province can be considered. Support may be provided to those; looking to enter a care home for the first time, change care home, or have greater

choice of rooms within a care home they currently reside in. If someone moves to a new care provider, this is acceptable provided the core need remains. Any increase in top-up grant will be considered at the review date and will remain subject to the maximum levels. Support can also be provided to those whose circumstances change in particular, those who previously fully funded their own care but have exhausted their funds and reach a point where the Local Authority agrees to fund their care, and a top up is required to enable them to stay at the home they live in. If a funded individual subsequently dies, funding will be discontinued.

Any other circumstances identified that warrant further discussion should be escalated to the Residents Placement and Contracts Manager/MCF Grants Manager for a decision. There may be some scenarios which require further discussion and a review with RMBI Care Co. Trustees responsible for considering appeals.

## Appeals

It is anticipated there will be situations where the applicant does not fully meet the criteria required resulting in either -

- a) an initial decision not to award a grant, or
- b) referral to a Review Panel.

Appeals against decisions to reject an application will be considered by three RMBI Care Co. Trustees, in line with the appeals process.

## Complaints

Complaints will be dealt with in line with RMBI Care Co.'s policy on such matters.

## Guidance for PGAs and their teams

Eligible applicant - The person who ultimately benefits from the grant will usually be;

- (i) Within the scope of RMBI Care Co.'s eligibility criteria, which covers who the charity will support, i.e. Freemasons and their dependants, as detailed in the eligibility criteria.
- (ii) Residing in the Province of Cheshire and seeking funding for support with fees for a care home within the Province. <sup>2</sup>
- (iii) In receipt of state funding via the Local Authority for their care.



2. Consideration may also be given to applicants; (a) where the potential recipient of the grant is a qualifying member as defined by RMBI Care Co.'s eligibility criteria, but no longer residing within the Province, or (b) a member, or dependant of the Province of Cheshire seeking support with a placement outside of the Province. These applications will be considered by a reviewing team for decision, consisting of representatives of RMBI Care Co. and the MCF.

Scenario	Approved	Referred for approval	Comment
Eligible applicant who is in receipt of Local Authority state funding requires a grant to top up fees to move into a home of their choice within the Province.	✓		Maximum grant will be in line with average for homes within Province.
Eligible applicant who was previously self-funding but is now in receipt of Local Authority state funding, requires a grant to top up fees to stay at the home they are currently living in within the Province.	✓		Maximum grant will be in line with average for homes within Province.
Eligible applicant who was previously self-funding but is now in receipt of Local Authority state funding, requires a grant to top up fees to move into an alternative home of their choice, within the Province.	✓		Maximum grant will be in line with average for homes within Province.
Eligible applicant requests a grant to help cover the cost of extra facilities, such as a larger room or one with a better view, <b>within</b> the Province.	✓		Maximum grant will be in line with average for homes within Province.

Scenario	Approved	Referred for approval	Comment
Applicants, who meet eligibility criteria (i), (ii) and (iii), require a grant to top up fees to move into a home of their choice, which is geographically outside of the Province.		✓	If approved, irrespective of where person lives, maximum grant will be in line with average for homes within qualifying Province.
There may be applicants, who meet eligibility criteria (i) and (iii), who are affiliated to the Province but residing elsewhere. If they were previously self-funding and are now in receipt of Local Authority state funding, they may request a grant to help cover the cost of care home fees, in a home which is geographically outside of the Province.		✓	Special consideration will be given in these situations where such applicants are members or dependants of the Province of Cheshire.
Eligible applicant requests a grant to move into a care home, which is assessed by the regulator to be at a level which 'Requires improvement' or 'Inadequate.'		✓	Scheme is not normally available to assist people with placements in care homes assessed as below the level of 'Good'. There may be exceptions to this that require further discussion before a decision is reached.



For advice and support, please email [grantenquiries@rmbi.org.uk](mailto:grantenquiries@rmbi.org.uk) or call 07717 019752.

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RMBI Care Co. is part of the Masonic Charitable Foundation.

