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THE STATES OF DELIBERATION
of the
ISLAND OF GUERNSEY

THE LONG-TERM CARE INSURANCE (GUERNSEY) (RATES) (NO. 2) ORDINANCE, 2025

The States are asked to decide:-

Whether they are of the opinion to approve the draft Ordinance entitled "The Long-term Care Insurance (Guernsey) (Rates) (No. 2) Ordinance, 2025" and to direct that the same shall have effect as an Ordinance of the States.

EXPLANATORY MEMORANDUM

This Ordinance amends rates of Long-term care benefit and the weekly contribution which a claimant must make, towards the cost of the claimant's care, under the Long-term Care Insurance (Guernsey) Law, 2002, with effect from 5th January, 2026 (with a further rise in maximum weekly rates of care benefit being introduced with effect from 6th July, 2026). The long-term care benefit rates and the weekly contribution or co-payment from claimants are increased by 4.7% from 5th January in line with the annual rate of inflation (RPIX) for the year ending 30th June, 2025 plus 1%.

The Long-term Care Insurance (Guernsey) (Rates) (No. 2) Ordinance, 2025

THE STATES, in pursuance of their Resolutions of the ** October 2025[a], and in exercise of the powers conferred on them by sections 5 and 31 of the Long-term Care Insurance (Guernsey) Law, 2002[b] and all other powers enabling them in that behalf, hereby order:-

Rates of care benefit.

1. (1) The maximum weekly rates of care benefit from 5th January 2026 up to and including 5th July 2026 shall be -

(a) for persons resident in a residential home -

(i) £837.62, or

(ii) where also receiving EMI care, £1,003.03, and

(b) for persons resident in a nursing home or the Guernsey Cheshire Home, £1,375.71.

(2) With effect from 6th July 2026, the maximum weekly rates of care benefit shall be -

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a Article ** of Billet d'État No. ** of 2025.

b Order in Council No. XXIII of 2002. This enactment has been amended.

(a) for persons resident in a residential home -

(i) £819.77, or

(ii) where also receiving EMI care, £985.18, and

(b) for persons resident in a nursing home or the Guernsey Cheshire Home, £1,357.86.

Rates of respite care benefit.

2. The maximum weekly rates of respite care benefit shall be -

(a) for persons receiving respite care in a residential home -

(i) £1,234.38, or

(ii) where also receiving EMI care, £1,399.79, and

(b) for persons receiving respite care in a nursing home or the Guernsey Cheshire Home, £1,772.47.

Co-payment by way of contribution.

3. The weekly co-payment which a claimant shall make by way of contribution towards or for the cost of that claimant's care -

(a) as a condition of the right to care benefit, and

(b) which shall be taken into account for the purposes of determining the rate of care benefit,

shall be -

(i) from 5th January 2026 up to and including 5th July 2026, £396.76, and

(ii) with effect from 6th July 2026, £414.61.

Interpretation.

4. In this Ordinance, unless the context requires otherwise -

"**EMI care**" means care which, in the opinion of the Administrator, is necessary to meet the needs of a person who is assessed by the Panel as having the characteristics of an elderly and mentally infirm person, and

"**nursing home**" and "**residential home**" have the meanings given by section 18(1) of the Nursing Homes and Residential Homes (Guernsey) Law, 1976[c].

Repeal.

5. The Long-term Care Insurance (Guernsey) (Rates) Ordinance, 2025[d] is repealed.

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c Ordres en Conseil Vol. XXVI, p. 71. This enactment has been amended.

d Ordinance No. XVI of 2025.

Citation.

6. This Ordinance may be cited as the Long-term Care Insurance (Guernsey) (Rates) (No. 2) Ordinance, 2025.

Extent.

6. This Ordinance shall have effect in the Islands of Guernsey, Alderney, Herm and Jethou.

Commencement.

7. This Ordinance shall come into force on the 5th January, 2026.