

# The Long-term Care Insurance (Guernsey) (Rates)

## (No. 2) Ordinance, 2025

THE STATES, in pursuance of their Resolutions of the 22<sup>nd</sup> October 2025<sup>a</sup>, and in exercise of the powers conferred on them by sections 5 and 31 of the Long-term Care Insurance (Guernsey) Law, 2002<sup>b</sup> 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 5<sup>th</sup> January 2026 up to and including 5<sup>th</sup> 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 6<sup>th</sup> July 2026, the maximum weekly rates of care benefit shall be -

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<sup>a</sup> Article III of Billet d'État No. XXV of 2025.

<sup>b</sup> 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 5<sup>th</sup> January 2026 up to and including 5<sup>th</sup> July 2026, £396.76, and
- (ii) with effect from 6<sup>th</sup> 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<sup>c</sup>.

**Repeal.**

5. The Long-term Care Insurance (Guernsey) (Rates) Ordinance, 2025<sup>d</sup> is repealed.

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<sup>c</sup> Ordres en Conseil Vol. XXVI, p. 71. This enactment has been amended.

<sup>d</sup> 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 5<sup>th</sup> January, 2026.