



**Cardiff Branch
Welfare Newsletter**

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Cardiff NARPO Branch

Welfare Newsletter No.3 (February 2026)

Hello to all our members and welcome to this, our third Welfare Newsletter. The previous newsletter can be found on the NARPO website under the 'Health and Welfare' Section.

The purpose of this newsletter is to provide easy read information to help our members to improve/enhance their health and wellbeing. Growing older can present many challenges such as ill-health, loneliness and isolation.

This newsletter is not exhaustive in identifying all ailments or problems being experienced, or are likely to experience when ageing, but hopefully will provide a greater insight into the more common issues more commonly encountered, and where you can seek help and support.

During 2025, assistance has been provided to 24 members, their spouses and or their families.

This has consisted mainly in providing support when a member has sadly passed away which, will include notification of the death to XPS Pensions and South Wales Police.

Assistance has also been provided for the funeral arrangements, especially where a 'police style' funeral (e.g. SWP or NARPO drape, police motorcycle escorts, horses, flag bearer) has been requested by surviving spouse/family. In addition, details of the funeral arrangements are circulated through the police networks.

Following notification to XPS Pensions, they will send the surviving widow/widower documentation for them to complete to set up their pension.

Following the death of a member, the surviving widow/widower will receive the full pension for 13 weeks before it reduces to 50%.

Information and advice have also been provided to several members regarding mental health issues that have arisen from traumatic incidents during or after a member's police service.



General Data Protection Regulations (GDPR) Updates to our members records:

We currently have over 750 members.

Your personal details are held on a secure database which can only be accessed by three committee members including myself (I am limited to 'read only' access).

The information you provided to us originally (such as your contact number home address, email address) may have since changed.

In many of such cases, you may have forgotten to let us know of these changes. This could result in you no longer receiving circulations and could result in unnecessary delays in providing you or your family with welfare support when it is needed.

Under GDPR, the responsibility to update your personal information rests with you or your next of kin (especially if you have a significant cognitive impairment), we are therefore reliant upon the information you provide to ensure we comply with our legal obligations to accurately maintain your personal information.

We have already had some stating that GDPR is an EU Legislation and as we're out of the EU it doesn't apply to us. Unfortunately, the government enacted all EU laws into UK law so it does apply to us.

Please bear in mind that the information you have provided to our webmaster Mr Paul Bryant is held on a separate system and does not guarantee that your personal record is automatically updated.

The information we hold/require will include your full name, address, date of birth, national insurance number, contact number/s, email address as well as your next of kin details. This will include their name, their relationship to you, if they are your spouse, their date of birth and national insurance number, address, contact number/s and email address.

Why do we need your national insurance number?

When I am required to support a member or their family with XPS Pension enquiries, the national insurance number is essential, especially when there has been a bereavement.

Without this information, I am unable to communicate with XPS and provide the appropriate support/assistance.

It is also worth bearing in mind that as we get older, for some of us, our cognitive abilities can decline.



This is why your next of kin details becomes important. It is also worth bearing in mind that our next of kin's cognitive abilities can also decline. I would strongly recommend and encourage you; to consider having an additional next of kin recorded as a back-up (You can have as many as you wish, we just need their details for our records).

You can email any updates to your personal information to Mr Brian Tucker. Membership Secretary: Cardiff2@Narpo.org

Continuing Health Care (CHC)

Continuing Health Care (CHC) is a package of care fully funded by the NHS for adults with 'Primary health needs', covering all costs in settings such as your own home or a care home.

It is not based upon your income or assets, but on the nature, intensity, complexity or unpredictability of health needs.

When I retired from the police, I spent many years working in adult safeguarding for the local authority (adult social services team), as well as being the Safeguarding Lead for the Older People's Commissioner for Wales.

I know from speaking to many families over the years that the application process can be challenging and can, in some cases result in disappointment.

Therefore, it might be advisable, when making an application to seek professional advice e.g. Alzheimer's Society, Age Cymru, Older People's Commissioner for Wales.

Key aspects of CHC in Wales

Eligibility: You must be assessed by a Multi-Disciplinary Team (MDT) to determine if your care needs are primary health-related rather than social.

Coverage: If eligible, the Local Health Board (LHB) funds all assessed care, including accommodation.

Process: The assessment involves 12 care domains, including behaviour, cognition, mobility and skin integrity.

Funding: Unlike Local Authority support, this funding is free, regardless of your personal savings or assets.



Appeals: This can be a lengthy process, often taking **several months to over a year** to reach a final conclusion. The process involves formal stages with specific deadlines for both the applicant and the Local Health Board (LHB).

If found ineligible, you have the right to request a review of the decision.
Here are key timelines for CHC appeals in Wales:

- **Time to request an appeal:** You must notify the Local Health Board (LHB) of your intent to appeal within **28 days** of being notified of the ineligibility decision.
- **Submission of Written Appeal:** Your written appeal, including grounds for the challenge, must be submitted to the LHB within **6 months** of the date you were told of the decision.
- **Local Resolution Stage:** The LHB should aim to complete this stage within **3 months** of the request, though this can vary.
- **Independent Review Panel (IRP):** if the local resolution is unsuccessful, an IRP can be requested, which should theoretically be completed within **4 weeks** of the request, although, in practice, this stage often takes much longer.
- **Total Timeframe:** While the official, non-pandemic, target for the first two stages is meant to be completed within roughly **12 months**, it is very common for the process to last several years.

Important Information for Wales:

- **Retrospective Claims:** If you are asking for a review of a past period (Retrospective Review), there is a strict cut-off. In Wales, you can generally only ask the NHS to review cases for 12 months from the date the request is made.
- **Extensions:** If the LHB is experiencing delays in processing your appeal, you may be able to ask them to expedite the process due to financial hardship or severe illness.

The Alzheimer's Society has published a report 'Tips on preparing your case for continuing healthcare' which you may find helpful.

[Tips on preparing your case for NHS continuing healthcare | Alzheimer's Society](#)

Lasting Powers of Attorney (LPA). Enduring Power of Attorney (EPA) and Deputyship:

Having an LPA ensures you have a voice when you no longer have mental capacity to make decision relating to your health, wellbeing, finances and property.



During last year the issue of LPA's has become very significant with some of our members.

Fortunately, LPA's were in place where the Attorneys were able to successfully challenge decisions that were attempted to be made by health and social care professionals. This included the provision of care and discharge arrangements from hospital.

In one case, the Attorney was able to legally access donor's medical records which identified a number of concerns relating to the care being provided (this has been reported to the relevant authorities). This would not have been identified had it not been an LPA in place.

Remember, being a next of kin even if you are a spouse, does not have any legal status when your spouse loses mental capacity. It is therefore very important to have an LPA in place prior to the loss of capacity.

Without an LPA, your wishes regarding decisions relating to your property, finances, health and welfare will be very difficult to achieve and leaving you without a voice.

I am aware of many cases where an Attorney has been able to successfully challenge the 'best interest' decisions that were being considered by medical professionals. This would not have been possible had there not been an LPA in place.

An LPA cannot be applied for after a person loses capacity. The only option left would be to apply for Deputyship which, is very expensive, time consuming and bureaucratic.

You can apply for LPA's online by visiting the Office of the Public Guardian website or calling them on 0300 456 0300 if you want them to send you the application forms in the post.

Stay safe and keep well.

Steve Bartley
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