Cera AI-led home care

IMPLEMENTED 2016 ONWARDS · HEALTH AND LIFE SCIENCES · UK · BAND C · CLAIMED ONLY
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A home care provider that logs every visit in an app and uses AI to flag patients at risk of hospital admission, with savings figures from an analysis by Faculty that is not independent of the company.

ABOUT THIS SYNOPSIS

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Facts and figures are as reported by the sources listed below, which may be incomplete, self-reported or out of date. Check the original source before relying on any figure.

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NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI used: Predictive models that flag patients at risk of hospital admission from visit data, with nurses acting on the flags.

Implemented: 2016 onwards. Grade: band C, Process change, Claimed only.

Headline result, as reported: By Cera's account, AI risk flags halve hospitalisations and have saved the NHS and government over £1bn; the savings analysis was by Faculty and is not an independent evaluation

1 · The case

The facts, as reported by the 5 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

Cera. Home care provider in England regulated by the Care Quality Commission, founded in 2016. By Cera's account about 10,000 carers and nurses deliver around 2.5 million home healthcare visits a month, and it works with over 150 local authorities and two-thirds of NHS Integrated Care Systems. Canvas block: 4. Operations and process. Also 3. Customers and proposition, 6. Data and technology.

Business challenge

The challenge. Cera's chief executive says social care can act as the frontline of prevention for high-risk over-65s, who City AM reports occupy two-thirds of hospital beds. Avoidable hospital admissions are the target.

Who implemented it

Faculty (Consultancy): Worked with Cera on the hospitalisation-risk model and produced the savings analysis, by Faculty's account..
In-house (In-house): Runs the care service, the Cera app and the risk-flag process..
Who commissioned and paid for the Faculty analysis is not reported in the sources opened.

Technology (SEAM pillar E)

SEAM types: T8 Predictive / ML models. Deployment: Not reported. Vendors and products: Faculty, Cera app, Digital Care Plan.

Where it was built in: Carers log observations in the Cera app at each visit; models scan the data to flag high-risk patients, and nurses arrange interventions.

What changed

Before: carers filled in a wellbeing report at every visit. After, by Cera and Faculty's account: visit data feeds risk flags that nurses act on. Cera reports hospitalisation reductions of up to 70%, 20% fewer falls and savings of over £1bn to the NHS and government; these are company figures. [1] [2] [3] [4] [5]

What it cost

Not reported. Cera announced a transaction of more than $150 million on 13 January 2025; the split between debt and equity is not given in the sources opened.

What it saved

By Cera's account, over £1bn to the NHS and government to date and more than £1.5m a day, from Faculty's analysis (City AM, September 2025). The savings accrue to the NHS and government, not to Cera. The May 2024 coverage described £1bn a year as a forecast for 2026. [1] [2] [3] [4] [5]

Governance and control

Cera says nurses act on the AI risk list, so people decide on interventions. Faculty says its results were independently reviewed and published in a leading medical journal; the journal paper was not opened. The Care Quality Commission regulates Cera's care services and rated its Derbyshire homecare service Good in March 2026. Accountable owner for the AI tools, testing and error monitoring: Not reported.

S2 · Accountable owner · Not reported
Not reported.

A1 · Safe use · Not reported
Not reported.

A2 · Human in the loop · Claimed
Faculty says Cera's nurses use the prioritised risk list to arrange interventions; City AM says the flags allow early action such as GP escalations or pharmacy support. [2] [4]

A3 · Monitoring and assurance · Claimed
Faculty says the impacts were independently reviewed and published in a leading medical journal; Care Management Matters reports a 2022 peer-reviewed study. The paper was not opened and no ongoing monitoring is described. [3] [4]

A4 · Vendor AI · Not reported
Faculty is named as the analyst and builder of the prediction work; contract and oversight terms are not reported. [4]

A5 · Agent controls · Not reported
No agents described in the sources opened.

A6 · Standards and regulation · Outside scrutiny (a regulator, court, auditor or similar body acted)
The Care Quality Commission regulates Cera's care service and rated its Derbyshire homecare service Good; no AI-specific regulation is reported. [5]

What worked, what did not, what is unproven

WORKED

– By Cera's account, a 52% reduction in hospital admissions was verified in a 2022 retrospective cohort analysis by Faculty that was published in a peer-reviewed journal.

– Faculty says the solution predicts 80% of admissions up to a week ahead and is 2.6 times more accurate than clinicians alone.

– The Care Quality Commission rated Cera's Derbyshire homecare service Good, published March 2026.

DID NOT

– Not reported

UNPROVEN

– Whether the £1bn and £1.5m a day savings hold under an independent evaluation; no such evaluation was found.

– Who commissioned and paid for the Faculty analysis; no source opened says.

– How much of the reduction in admissions is due to the AI flags rather than to other features of Cera's care model.

– Quality of Cera's services overall; the Care Quality Commission rating seen covers one Derbyshire service.

Timeline

2016 Cera launched by its founder and chief executive, Dr Ben Maruthappu [3]

2022 Retrospective cohort analysis by Faculty, published in a peer-reviewed journal, reports a 52% reduction in hospital admissions, per Cera's account [3]

May 2024 Cera announces a Faculty-validated estimate of £1m a day in savings, forecast to reach £3m a day by autumn 2026 [3]

Jan 2025 Cera announces a transaction of more than $150 million led by funds affiliated with BDT & MSD Partners and Schroders Capital [1]

Sept 2025 Cera announces its model has saved the NHS and government over £1bn to date, per a new

Mar 2026 Care Quality Commission publishes a Good rating for Cera's Derbyshire homecare service [5]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: A. Grade: C, Process change. Proof: Claimed only. Level of change: Process change.

Process change (Level 2, band C), claimed as transformational (band A). The risk-flag and early-intervention process is described in detail, but results rest on company-linked analysis.

Graded C, claimed A. Cera delivers the care itself and says AI risk flags reshape how visits lead to preventive action. The sources show the process and the company's figures, but the savings and hospitalisation results come from Cera and from an analysis by Faculty, with no independent evaluation and no payer audit. Any transformation of home care is potential and unproven.

The SEAM view and lessons learnt

The transferable idea is routine data capture feeding a short list of people to act on, with a clinician choosing the intervention. The weak point is evidence: the headline savings are an estimate whose commissioner is not stated, and the same £1bn figure appears first as a 2026 forecast and later as savings to date. A buyer should ask for the method, the comparison group and an independent review before relying on it.

1. Keep a clinician in charge of every action an AI risk flag triggers.
2. Commission outcome evaluations from a party with no stake in the result, and say who paid.
3. Report forecasts and realised savings as separate figures.

Evidence

Score 1 of 4. Company-linked: Cera's announcements and a Faculty analysis; one regulator page confirms the service is inspected and rated.

Evaluation method. Self-reported company figures and a consultancy analysis; no independent evaluation found. A 2022 peer-reviewed paper is cited by Cera but was not opened.

Sources disagree. Care Management Matters (May 2024) says Faculty verified the daily savings, while its own footnotes label the £1bn a year figure 'Cera analysis' and the daily figure 'Cera analysis, validated by Faculty'. The May 2024 coverage gave £1bn as an annual forecast for 2026; City AM (September 2025) reports over £1bn saved to date. Cera's January 2025 release calls the analyses 'independent'; Faculty's page says it 'worked with Cera'.

Status. Ongoing: Cera operating; analysis and results last reported by the company in November 2025 and the Care Quality Commission rating in March 2026.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/cera-ai-led-home-care

[1] Cera: Cera secures over $150 million in funding
https://www.cerahq.com/newsroom/cera-secures-over-$150-million-in-funding

[2] City AM: AI home care saves NHS and government over £1bn
https://www.cityam.com/ai-home-care-saves-nhs-and-government-over-1bn/

[3] Care Management Matters: New AI-led social care model to save £1bn per year
https://www.caremanagementmatters.co.uk/new-ai-led-social-care-model-to-save-1bn-per-year/

[4] Faculty: Cera, halving hospitalisations and keeping people well at home with AI
https://faculty.ai/en-gb/ourwork/cera

[5] Care Quality Commission: Cera - Derbyshire
https://www.cqc.org.uk/location/1-3551183009

Cera website: https://www.ceracare.co.uk

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VERSION HISTORY

v1.1 15 November 2026 Method update: standards and regulation (A6) relabelled "outside scrutiny" because the evidence is a regulator, court, auditor or similar body acting, not the organisation's own compliance.
v1.0 15 November 2026 First published