

Private treatment

Stroke Support Helpline: **0303 3033 100**
or email: helpline@stroke.org.uk

This guide explains what treatments are available privately for stroke care and rehabilitation. It also includes things to think about when you're looking for private treatment.

In the UK, stroke diagnosis, treatment and rehabilitation are available on the NHS.

Some people choose to pay for private healthcare from private sector providers. The sector is separate from the NHS, but can work in partnership with it.

You can pay for private medical treatment yourself. Or you can claim through a medical insurance policy or a workplace healthcare scheme, if you have one.

Some people decide to use private health providers for a number of reasons, including:

- To have quicker access to certain treatments or therapies if there's a longer wait on the NHS.
- To carry on therapy after NHS therapy has ended.
- To have more choice about where and when you are treated.
- To be treated by a particular specialist.
- For a second opinion on diagnosis or treatment.

- To have a treatment not available on the NHS. If you're considering doing this, discuss your situation with your GP, therapist or stroke consultant first. They can explain the benefits and risks of the treatment, and what other support is available for you.

What private treatments are available for stroke?

You can use private healthcare for most aspects of stroke care.

If you have a stroke, you'll be taken to an NHS hospital by ambulance for emergency treatment. But it's possible to be transferred later to a private hospital to continue treatment, if you're well enough to be moved.

You can also have private stroke rehabilitation therapies, to help with the effects of your stroke and your recovery.

Private treatment

This might include:

- Physiotherapy.
- Speech and language therapy.
- Psychological services like counselling.
- Dietary support from a dietitian.

You can also have diagnostic and health screening checks for stroke and transient ischaemic attack (TIA) done privately, like scans and blood tests.

Can I have private and NHS treatment at the same time?

Having private treatment does not affect your right to treatment from the NHS. You can also stay on an NHS waiting list if you have a private consultation.

Any private treatment should happen at a different time and in a different place to your NHS treatment. The only exception is if there are patient safety concerns - for example, if an NHS hospital in-patient is too ill to be moved to a private facility for additional private treatment. Approval may be needed from your doctor and the NHS trust's medical director first.

Some NHS organisations offer private healthcare services, but this should take place somewhere separate from NHS care. This could be in a private room or a different part of the building.

You must tell your doctors and therapists about all the treatments you're receiving, so they can ensure your care is consistent.

Paying for private treatment

How much does private treatment cost?

The cost of private treatment varies depending on where you live and the type of treatment you need. Make sure you research all the costs involved before deciding on any treatment.

If you are having private rehabilitation therapy, such as physiotherapy, the cost can also vary by the length of treatment sessions and how many sessions you need. Some therapists may charge more for treatment at your home than at a clinic.

Paying for yourself

You can pay directly for the cost of your treatment, if you do not have medical insurance or do not wish to use your insurance. Some healthcare providers offer finance options to help you pay, such as loans or instalment plans. You should get independent advice if you're thinking about taking out a loan or credit agreement. The private provider should give you a clear, written outline of all the costs involved before you agree to treatment.

Medical insurance

Some employers offer medical insurance as a benefit, or you can buy your own. With some insurance policies, you pay for the treatment yourself and then claim the money back. Other policies pay the hospital or therapist directly.

Check what conditions and treatments are included in your insurance, and whether treatments are covered in full or in part. Get a written agreement that your insurance company will pay and check if they need a referral from your GP.

Be aware that pre-existing health conditions may not be covered if you take out a new policy.

Grants

Some organisations, such as charities, provide grants to help with some types of therapy. These may be means-tested or have other eligibility criteria. See 'Funding private healthcare' on **page 6**.

How to get private treatment

You can sometimes go directly to the private healthcare provider to ask for treatment. Some providers ask you for a referral or letter from a healthcare professional, such as your GP or a therapist.

If you have a medical insurance company, they may ask for proof the professional treating you is qualified and registered. Some insurance companies ask you to use their preferred providers.

It can be a good idea to visit your GP first to discuss your symptoms. They can suggest types of treatment and where to get it on the NHS or privately. If your GP thinks you need to see a specialist and you would like a private referral, they can write a referral letter, explaining your condition and medical history. There is no charge for this.

Finding a provider

You can search for healthcare professionals and healthcare bodies like hospitals online. We have included some useful websites and phone numbers at the end of this guide.

Check what services the provider offers. Ask them if they're experienced and qualified in stroke care. Ask them to give you a cost for the treatment you need and to detail what's included. Check if anything is not included, such as fees for tests or aftercare if needed.

You can compare different options and choose the best provider for you.

Checking your provider

Only use private healthcare professionals or organisations who can provide evidence of qualifications and accreditation. They should be happy to share these details with you. For individuals like therapists and doctors, you can check their details and qualifications with the professional body they belong to.

Hospitals and other care providers must be registered with the main regulator in their area. Regulators publish inspection reports on providers on their websites. See 'Healthcare regulatory bodies' in the 'Other sources of help and information' section on **page 6**.

Where to get support and information

From the Stroke Association

Stroke Support Helpline

Our Stroke Support Helpline offers information and support for anyone affected by stroke, including family, friends and carers.

Call us on **0303 3033 100**

Textphone **18001 0303 3033 100**

Email **helpline@stroke.org.uk**

Read our information

Log onto **stroke.org.uk**, where you can find easy-to-understand information, videos and an online community to support you. You can also call the Helpline to ask for printed copies of our guides.

Other useful organisations

Finding private medical care

NHS (England only)

Website: **nhs.uk/nhs-services/services-near-you/**

Choose 'hospital' from the list of services and use the local area search to find private and NHS services in England.

Private Healthcare Information Network (PHIN)

Website: **phin.org.uk**

PHIN is an independent, not-for-profit body providing information and support with using private healthcare. This includes advice about choosing a provider, paying for care and how to make a complaint. You can use the area search tool on the home page to find providers around the UK. To find a specialist in stroke treatment, PHIN recommends searching for the following specialties:

- Neurology.
- Geriatric medicine.
- General medicine.

Finding a qualified professional

General Medical Council (GMC)

Website: **gmc-uk.org**

Independent regulator of UK doctors. Use their website to find out if a doctor is registered with them and licensed to practice.

Health and Care Professions Council (HCPC)

Website: **hcpc-uk.org**

Tel: **0300 500 6184**

An independent UK-wide regulator, which keeps a register of health and care professionals who meet their standards. Use their website to find out if a professional is registered with them. This is a requirement for professionals including occupational therapists, physiotherapists, dietitians and speech and language therapists, but not nurses or doctors.

Finding a physiotherapist

Chartered Society of Physiotherapy

Website: csp.org.uk

Professional body with an online directory to search for a therapist, and information for the public on accessing physiotherapy on the NHS and privately.

Physio First

Website: physiofirst.org.uk

Tel: **01604 684960**

Professional network with an online database of qualified physiotherapists in private practice, which can be searched by location and specialism.

Finding a speech and language therapist

Association of Speech and Language Therapists in Independent Practice (ASLTIP)

Website: asltip.com

Tel: **0203 002 3704**

This website provides a search function to find private speech and language therapists across the UK with stroke expertise.

Finding an occupational therapist

The Royal College of Occupational Therapists

Website: rcotss-ip.org.uk

Tel: **020 3141 4600**

The professional body for all occupational therapy staff in the UK. Provides an online directory of qualified, private occupational therapists.

Finding a psychologist or counsellor

British Association for Counselling and Psychotherapy (BACP)

Website: bacp.co.uk

Tel: **01455 883300**

A professional body that registers accredited counsellors and psychotherapists. Offers a searchable directory of qualified practitioners around the UK.

British Psychological Society (BPS)

Website: bps.org.uk/find-psychologist

Tel: **0116 254 9568**

The representative body for psychologists in the UK. Provides a searchable directory of neuropsychologists with expertise in cognitive problems and other effects of stroke.

Counselling & Psychotherapy in Scotland (COSCA)

Website: cosca.org.uk

Tel: **01786 475140**

Scotland's professional body for counselling and psychotherapy. You can use the online directory to find a qualified private therapist in Scotland.

Finding a dietitian

British Dietetic Association

Website: bda.uk.com

Professional body with a searchable directory of dietitians.

Finding specialist rehabilitation services

Brainkind

Website: brainkind.org

Tel: **01444 239123**

Provides rehabilitation services following an acquired brain injury.

Brain and Spine Foundation

Website: brainandspine.org.uk

Helpline: **0808 808 1000**

Search for neurological centres using the search tool on their website.

Headway

Website: headway.org.uk

Tel: **0808 800 2244**

Charity which supports people with brain injuries. Use the 'In your area' online search to find Headway-approved rehabilitation and care providers.

Private treatment

Funding private healthcare

Association of British Insurers (ABI)

Website: abi.org.uk

Tel: **020 7600 3333**

Represents the UK's insurance industry. Provides independent information for consumers on all aspects of insurance, including health insurance.

Frederick Andrew Trust

Website: frederickandrewtrust.org

Tel: **07534 184684**

Provides grants to support women after a recent illness or injury. This includes for some types of therapy such as physiotherapy, speech therapy and occupational therapy.

Hospital Saturday Fund

Website: hospitalsaturdayfund.org

Tel: **020 7202 1365**

Charity which provides grants for some types of therapy, including speech therapy and physiotherapy.

Money Helper

Website: moneyhelper.org.uk

Information and advice on private health insurance and other financial matters.

Healthcare regulatory bodies in the UK

Hospitals and other care providers must be registered with the main regulatory body where they practice. These bodies publish inspection reports of services online. You can contact the regulator if you have concerns or complaints about private treatment.

England: Care Quality Commission (CQC)

Website: cqc.org.uk

Email: enquiries@cqc.org.uk

Tel: **03000 616161**

Scotland: Healthcare Improvement Scotland

Website:

healthcareimprovementscotland.scot

Tel: **0141 225 6999**

Wales: Healthcare Inspectorate Wales

Website: hiw.org.uk

Email: hiw@gov.wales

Tel: **0300 062 8163**

Northern Ireland: Regulation and Quality Improvement Authority (RQIA)

Website: rqia.org.uk

Email: info@rqia.org.uk

Tel: **028 9536 1111**

Your notes

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About our information

We want to provide the best information for people affected by stroke. That's why we ask stroke survivors and their families, as well as medical experts, to help us put our publications together.

How did we do?

To tell us what you think of this guide, or to request a list of the sources we used to create it, email us at **feedback@stroke.org.uk**

Accessible formats

Visit our website if you need this information in audio, large print or braille.

Always get individual advice

This guide contains general information about stroke. But if you have a problem, you should get individual advice from a professional such as a GP or pharmacist. Our Stroke Support Helpline can also help you find support. We work very hard to give you the latest facts, but some things change. We don't control the information provided by other organisations or websites.

You know more than most just how shocking and confusing having a stroke is. We're here to support you and your family find the strength and determination to get back to life.

Learn more about stroke support: **stroke.org.uk**

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