

This guide explains what treatments are available privately for stroke care and rehabilitation, and 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 decide to use private health providers for a number of reasons including:

- 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.
- To have a treatment not available on the NHS. If you're considering using a treatment that is not yet approved by the NHS, discuss your situation with your GP, therapist or stroke consultant first. They can explain the risks and benefits 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 to a private hospital to continue treatment, if you are well enough to be moved.

Probably the most common use of private treatment after stroke is for rehabilitation therapies such as physiotherapy or speech and language therapy, and psychological services like counselling.

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 the treatment you receive from the NHS. The only exception is if there are patient safety concerns, for example, if someone is too ill to be moved. You must tell your doctors and therapists about all of the treatments you're receiving, so that they can ensure that your care is consistent.

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

# How do I pay for private treatment?

The costs for private treatment vary depending on where you live and the type of treatment you need.

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

Before you start any treatment, check with the insurance company whether it's covered in full or in part. Get a written agreement that they will pay, and check if they need a referral from your GP.

#### **Grants**

Some organisations such as charities provide grants to help with some types of therapy. See 'Other sources of help and information' on Page 4.

## 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 another health professional such as your GP or a therapist. Your medical insurance company may ask for proof that the professional 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.

#### Choosing your provider

You can search for 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 are experienced or qualified in stroke care. Ask them to give you a cost for the treatment you need. You can compare the options and choose the best provider for you.

#### Check your provider

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

Any healthcare professional or body should be happy to share details about their qualifications and accreditation. Hospitals and other care providers must be registered with the main regulator in their area (see 'Healthcare regulatory bodies' on Page 6.)

# Where to get help and information

#### From the Stroke Association

#### Helpline

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

Call us on **0303 3033 100**, from a 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 sources of help and information

#### 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 specialities:

- Neurology.
- Geriatric medicine.
- General medicine.

#### Finding a qualified professional

## **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 and speech and language therapists, but not nurses or doctors.

#### Finding a physiotherapist

#### **Physio First**

Website: physiofirst.org.uk

Tel: 01604 684960

Search the list of members of the Chartered

Society of Physiotherapy (CSP)

to find a qualified physiotherapist near you.

#### 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 4630** 

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: **0207 330 0890** 

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 most parts of Scotland.

#### Find specialist rehabilitation services

#### **Brainkind**

Website: **brainkind.org** Email: **info@brainkind.org** 

Provides rehabilitation services following an

acquired brain injury.

### **British Brain & Spine Foundation**

Website: brainandspine.org.uk

Helpline: **0808 808 1000** 

Find your nearest neurological centre using

the search tool on their website.

#### **Headway**

Website: headway.org.uk Tel: 0808 800 2244

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

providers.

#### 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

Advice on medical insurance, financing

private treatment and pensions.

#### **Private treatment**

### Healthcare regulatory bodies in the UK

Hospitals and other care providers must be registered with the main regulatory body where they practice. 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.org

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		

## **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 Helpline can also help you find support. We work very hard to give you the latest facts, but some things change. We do not control the information provided by other organisations or websites.

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Every five minutes, stroke destroys lives. We need your support to help rebuild them. Donate or find out more at **stroke.org.uk**.

The Stroke Association is registered as a charity in England and Wales (No 211015) and in Scotland (SC037789). Also registered in the Isle of Man (No. 945) and Jersey (No. 221), and operating as a charity in Northern Ireland.