

# Private treatment

Stroke Helpline: 0303 3033 100  
or email: [helpline@stroke.org.uk](mailto:helpline@stroke.org.uk)

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 is available on the NHS. You may have to pay for prescriptions, but there is help for people on certain benefits or low incomes.

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 isn't yet approved by the NHS, discuss your situation with your GP, therapist or specialist stroke nurse first. They can explain the risks and benefits of the treatment, and what other support is available for your problems.

## 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.

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 doesn't affect your right to treatment from the NHS. You can also stay on an NHS waiting list if you have a private consultation.

However, you can't have private treatment for the same thing at the same time. 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 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

If you don't have medical 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, and others pay the hospital or therapist directly. When you are choosing medical insurance, check what conditions and treatments are included. What's on offer will differ between providers. An existing health condition may not be covered.

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.

## 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 companies ask you to use their preferred providers.

Your GP might make a charge to write a referral to private healthcare. But it's a good idea to visit your GP to discuss your problem. They can suggest types of treatment and where to get it on the NHS or privately.

### Choosing your provider

You can search for professionals and healthcare bodies like hospitals online. We've suggested some useful websites in this guide. Check what services the provider offers, and 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 give evidence of qualifications and accreditation. For individual like therapists and doctors you can check their details and qualifications on the website of the professional body they belong to. Hospitals and other care providers must be registered with the main regulator, the Care Quality Commission (CQC). Any healthcare professional or body should be happy to share details about their qualifications and accreditation.

## 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](mailto:helpline@stroke.org.uk).

#### Read our information

Get more information about stroke online at [stroke.org.uk](http://stroke.org.uk), or call the Helpline to ask for printed copies of our guides.

#### My Stroke Guide

The Stroke Association's online tool My Stroke Guide gives you free access to trusted advice, information and support 24/7. My Stroke Guide connects you to our online community, to find out how others manage their recovery.

Log on to [mystrokeguide.com](http://mystrokeguide.com) today.

## Other sources of help and information

### Finding private medical care

#### Association of British Insurers (ABI)

Website: [abi.org.uk](http://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.

#### Money Advice Service

Website: [moneyadvice.org.uk](http://moneyadvice.org.uk)

Advice on medical insurance, financing private treatment and loans.

#### Private Health Information Network (PHIN)

Website: [phin.org.uk/](http://phin.org.uk/)

PHIN is an independent body providing information and support with using private healthcare including advice about choosing a provider and how to make a complaint. Use the area search tool to find providers around the UK.

#### NHS England

Website:

[nhs.uk/nhs-services/services-near-you/](http://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 hospitals in England.

### Finding a qualified professional

#### Health and Care Professions Council (HCPC)

Website: [hcpc-uk.org](http://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, as it is illegal to practise in the UK if you are not. This includes occupational therapists, physiotherapists and speech and language therapists, but not nurses or doctors.

### Finding a physiotherapist

#### Physio First

Website: [physiofirst.org.uk](http://physiofirst.org.uk)

Tel: **01604 684 960**

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](http://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: [cotss-ip.org.uk](http://cotss-ip.org.uk)

Tel: **020 7450 2330**

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](http://bacp.co.uk)

Tel: **01455 883 300**

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

### British Psychological Society (BPS)

Website:

[bps.org.uk/public/find-psychologist](http://bps.org.uk/public/find-psychologist)

Tel: **0116 254 9568**

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

### Counselling & Psychotherapy in Scotland (COSCA)

Website: [cosca.org.uk](http://cosca.org.uk)

Tel: **01786 475 140**

Email: [info@cosca.org.uk](mailto:info@cosca.org.uk)

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

### British Brain & Spine Foundation

Website: [brainandspine.org.uk](http://brainandspine.org.uk)

Helpline: **0808 808 1000**

Find your nearest neurological centre using the search page on their website.

### Headway

Website: [headway.org.uk/supporting-you](http://headway.org.uk/supporting-you)

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.

## Healthcare regulatory bodies in the UK

The following are the regulatory bodies you will need to contact if you have any concerns or complaints about private treatment.

### England: Care Quality Commission (CQC)

Website: [cqc.org.uk](http://cqc.org.uk)

Email: [enquiries@cqc.org.uk](mailto:enquiries@cqc.org.uk)

Tel: **03000 616161**

### Scotland: Healthcare Improvement Scotland

Website:

[healthcareimprovementscotland.org](http://healthcareimprovementscotland.org)

Email: [his.ihcregulation@nhs.scot](mailto:his.ihcregulation@nhs.scot)

Complaints: **0131 623 4300**

### Wales: Healthcare Inspectorate Wales

Website: [hiw.org.uk](http://hiw.org.uk)

Email: [hiw@wales.gsi.gov.uk](mailto:hiw@wales.gsi.gov.uk)

Tel: **0131 623 4342**

### Northern Ireland: Independent Healthcare Sector Complaints Adjudication Service (ISCAS)

Website: [iscas.org.uk](http://iscas.org.uk)

Email: [info@iscas.org.uk](mailto:info@iscas.org.uk)

Tel: **020 7536 6091**





## 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](mailto: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 don't control the information provided by other organisations or websites.

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© Stroke Association 2021  
Version 4. Published February 2021  
To be reviewed: September 2023  
Item code: **A01R10**

Every five minutes, stroke destroys lives. We need your support to help rebuild them. Donate or find out more at [stroke.org.uk](https://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.