

If Dad has a 'Stroke' this weekend

The reality, before we get to the practical guide

240+

People in the UK wake up to the impact of stroke every single day.

Stroke Association, 2025

60%

Of stroke survivors leave hospital with a lasting disability.

Stroke Association, 2025

80%

Of stroke survivors rely on an unpaid family carer, most untrained.

Stroke Association / BJGP, 2024

What the first two weeks actually look like

Week One (The Acute Phase)

Day 1: 999, ambulance, A&E

Act FAST. Face, Arms, Speech, Time. Call 999 immediately, do not wait and see.

Day 1: The hospital asks who has legal authority

Without a registered LPA, nobody does. The family has no formal right to make medical decisions.

If no LPA exists, you cannot change this now, it takes up to 20 weeks to register.

Day 2: Discharge planning begins, often earlier than expected

A social worker may approach within days. The options presented carry major financial consequences.

Day 3: Request a CHC checklist assessment, in writing

NHS Continuing Healthcare can fund all care at no cost. It is almost never offered, you must ask.

Ask at every discharge, every time, in writing.

Day 4: The family tries to find accounts and documents

Banks will not speak to family without an LPA. Pension providers the same. Where is the PodVault?

Week Two (The Decision Phase)

Day 7: A care route is chosen, often under pressure

Home with care, interim placement, or care home. Do not agree to permanent arrangements under time pressure.

Day 8: The means test conversation begins

In England assets above £23,250 mean self-funding in full. The family home may or may not be included, ask.

Day 10: Care costs become real, £50,000 to £75,000+ a year

Rushed financial decisions are made. Many cannot easily be undone. Call the financial adviser now.

Day 12: Rehabilitation begins, or doesn't

Only 35% to 37% of stroke survivors receive a six-month review. Families must chase this, it does not happen automatically.

Ask for a named contact for post-discharge follow-up before leaving hospital.

Day 14: The family settles into a new normal

The family settles into a new normal. Caring roles are assigned, usually informally, often unfairly. The carer rarely asks for help until they are exhausted.

What to Ask Before Dad Leaves Hospital



Request a CHC checklist assessment in writing, before any care route is agreed.



Ask for a named rehabilitation contact, and the date of the six-month post-stroke review.



Do not agree to a permanent care placement under pressure, an interim placement buys time.



If LA funding is likely, ask what the council's standard care rate is, and whether a top-up will be required.