

Equipsme cover for Recover Physiotherapy

When Norwich-based Recover Physiotherapy switched bank accounts to Starling Bank, Director Stuart Wardle saw an advert in the Starling marketplace for Equipsme. Impressed by both the cover and the price, he ditched his personal medical insurance and signed himself and another key member of staff up.



"I like to think I'm quite innovative," explains Stuart, "like all business owners, I suppose! Right now every one of us is having to look at doing things differently, which is what attracted me to Starling Bank in the first place. It's also what attracted me to Equipsme."

"I'm very familiar with private medical insurance because I work with private patients, and I've had my own personal policy for some years. Equipsme disrupts the market. It's great quality practical cover, made simple and affordable."

Recover Physiotherapy has seen demand rise for private physio as the pandemic has put non-critical NHS care on hold. But being busier than ever means the business can't afford for staff to be out with illness, injury - or waiting for their own treatment.

Equipsme made sense

"Physio is a physical job," explains Stuart. "If one of us goes out running at the weekend and picks up a serious injury that requires surgery, right now that's going to take a while to get treated by the NHS. They could be unable to work for months. Equipsme just made sense. I could keep cover for myself, add my family, and extend it to include another key member of my staff."

"During the pandemic we've not only been helping people manage existing conditions but also diagnosing and treating new issues - for instance from sitting poorly at make-shift home office workstations. We've actually found people are more prepared to pay for the physiotherapy - partly because the NHS has, quite understandably, decreased their outpatient Physiotherapy services, and partly because they are finding that we can offer them more in terms of time and treatment options."

Quickly deal with health issues

"You always pay for healthcare, either with your money or with your time. Covid has tipped the balance, and more people feel it's better to get the things affecting their lives dealt with quickly."

For Stuart, it's also highlighted a change in how he wants to care for staff. He says: "Illness and injuries can have a huge impact on my business, and that realisation, with people's health in the spotlight more than ever for the last 12 months, made private medical insurance more of a priority. It's a mutual benefit for employee and employer. It means they get

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back to full health, and you get them back in action faster. It's a win win."

"What I liked about Equipsme was that it wasn't just insurance that sat in the background quietly hoping never to be used. There were immediate benefits, including the Thriva tests where you can give yourself a full MOT. I also liked the simplicity of it, being able to add on things like dental and optical as well as being able to add direct family members to the policy."

Critical to the business

"Rather than just paying a salary each month, I wanted to build a package for someone who's absolutely critical to the business, because I wanted to show him how much he's valued. He knows that if he gets ill, he can get it sorted out. If he needs dental work, the first bit is paid for. It's so much more than just receiving an agreed salary, it's peace of mind - and it's an investment in someone."

"As a small business, I know that you're only as good as your people. And looking after them is more important than ever. It's going to be a long time before our NHS is back to normal, if ever, and I think the trend we've seen in more people paying for parts of their healthcare - or wanting their employers to - is set to continue."

"I think more small business will - and should be - looking at PMI options, and I'd definitely recommend they look at Equipsme."

Stuart Wardle, Recover Physiotherapy