

Financial Concerns

Recovering from a stroke can be physically and emotionally—and financially—challenging. Not only is there the cost of treatment itself, you may also be dealing with a lack of income or a change in your ability to work.

While you recover, use all of the resources available to you and your family. Talk to your healthcare team about any financial concerns you may have, they are there to help.

“In working with both the patient and family, I would assess what those financial needs are. Not only what those needs are while they’re here because certainly when someone has a stroke, it can impact on their income if they were employed. They might not have that income once they have this injury.”

Shortly after your stroke your healthcare team will inform your insurance company about what has happened. Depending on your insurance coverage, certain rehabilitation choices will be covered and others may not. Your healthcare team will talk to you and your family about your coverage before deciding on the best rehabilitation program for you.

Besides your insurance coverage, there may be other forms of financial aid available to you. Talk to your social worker, case manager or discharge planner about payment, coverage and aid available to you and your family. They can help explain financial options in terms you can understand.

Other forms of financial aid include Medicare and Medicaid.

If you are over 65 or qualify for disability aid, Medicare may be an option for you.

Medicare is divided into different parts that cover different things like rehab care and prescription drugs. Don’t be afraid to ask your social worker or case manager to explain each part to you.

Part A helps to pay for in-patient care and some short-term rehabilitation. If you are 65 you have probably already been automatically enrolled in Part A.

Medicare Part B requires a monthly payment and covers certain outpatient services.

This payment may be automatically taken out of your social security check, if you receive one.

Medicare Parts C and D are also available at a higher cost but may provide you with more services. Part D covers prescription medication.

You can find out more information about Medicare by contacting your local Social Security Administration or visiting [medicare.gov](https://www.medicare.gov).

Medicaid is another form of financial aid that may help you and your family, but it is limited to those with low income or with certain disabilities. Coverage for Medicaid can differ from state to state.

To learn more about Medicaid, visit [medicaid.gov](https://www.medicaid.gov). And speak with your social worker or case manager to see if Medicaid may be an option for you.

Because any kind of financial assistance can take time to process, your healthcare team will start the paperwork as soon as possible. Ask any questions you may have – they are there to help.

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“Are there immediate financial concerns. Is there a benefit to helping that patient and or family connect with public assistance of some kind? Community supports that would provide financial assistance. Helping them find funding sources for equipment that they might need when they’re ready for discharge.”

Recovering from a stroke can be overwhelming. You have a lot to think about and do. Worrying about financial assistance shouldn’t get in the way of your recovery.

Remember, you are not alone. Your healthcare team will help you and your family with any financial concerns you may have. It is important for you and your family to focus on recovery and getting better as soon as possible.