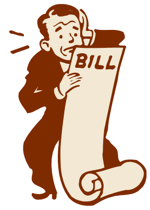
Tip Sheet # 23



Trying to Cover the Cost of the Survivor's Healthcare

Many stroke survivors and caregivers have trouble finding ways to cover costs. There are many financial issues to consider after a loved one has a stroke.

- ***First of all, it is helpful to get organized.*** Ask the survivor to help you find all of their bills, insurance statements, policies, bank accounts, and other important documents. See **Tip Sheet #22 Learning How to Manage Finances** for tips on how to organize all this paperwork. It is good to know what the survivor already has to help with covering costs.

- ***Apply for disability benefits.*** If the survivor worked before the stroke, ask their employer if the survivor had any disability benefits. Find out if the survivor had any private disability policies. Call the Social Security Administration for information on disability benefits (1-800-772-1213).

- ***Plan a budget to see how to balance income with expenses.*** List out all sources of income on a monthly basis. Make a list of monthly expenses. Try to find a way to balance them.

- ***Find ways to cut costs.*** Be creative to find ways to save money. Also know where your sources of income and reimbursement are.

- ***Ask for help from family, friends, and professionals.*** Trying to cover the costs of the survivor's healthcare can be difficult on your own as a caregiver. Reach out to others who can help.

How to apply for disability benefits:

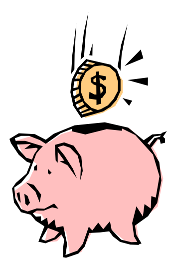
- Check with the survivor's employer to see if they had any disability benefits and how to access them.

- Find out if the survivor had any disability policies of their own. Contact insurance agents or other family members who might know.

- Ask the Social Security Administration (1-800-772-1213) for an appointment to talk about 2 programs:

    - Social Security Disability Insurance
    - Supplemental Security Income

  If the survivor is eligible for these programs, it is important to start the process right away. It takes time to process all the paperwork. ***Take a trusted family member or friend with you.*** Social security can be confusing. Keep copies of all documents and written notes on whom you talk to and what they tell you.



What if I have to quit my job to provide care?

- Check into the Family and Medical Leave Act. This is a law that requires government and some private employers to give employees up to a total of 12 weeks of unpaid leave to provide care for a family member. For more information, contact the United States Department of Labor at http://www.dol.gov/whd/fmla/index.htm or call 1-866-4-USWAGE (1-866-487-9243). You might also check with some of the resources provided in the tables later in this tip sheet.

How to plan a budget:

- Try to find a balance between income and expenses. Below is an example of how you might begin to set up a monthly budget. Make a spending plan. Use a notebook or your computer to write everything down.
  - Write down money coming from all sources for the month.
  - Write down what you will be spending for the month.
    - You will have more medical expenses because of the stroke.
    - Include everything you spend money on.
  - Compare income and expenses.
  - Make changes as necessary to your expenses.
  - Use the following plan as an example.

Monthly Income	*Monthly Expenses*	*Changes to balance income & expenses*
Wages or salary ___________ Unemployment____________ Social Security ____________ Public Assistance __________ Disability _____________ Rental Income _____________ Investment Income ________ Other Income _____________	Rent or mortgage_________ Utilities__________________ Telephone _____________ Food ___________________ Car expenses ___________ Insurance _____________ Clothing ________________ Doctor/dentist ___________ Medicine _______________ Credit Card_____________	

*Total*____________________	Entertainment __________ Other _________________ *Total* _________________	*Total Difference* ________

<u>How to find ways to cut costs:</u>

- Know what the survivor's primary health insurance plan is.
  - Is the survivor covered under a group plan from work?
  - If the survivor has retired, he or she is probably covered under Medicare.
    - Some companies have healthcare benefits for retirees.
- Look for any secondary plans.
  - If you as a spouse also have health insurance, your plan may cover other family members.
  - The survivor may have a Medicare supplemental policy.
  - Some people with limited incomes have both Medicare and Medicaid.
- Check the insurance policy for what is covered and what is not.
  - Call the company if you have any questions.

- ***Do not pay medical bills until you get insurance statements back.*** Find out what the insurance company has paid and what you owe before you pay medical bills. Find out what Medicare has paid. It may be difficult to get your money back if your account is overpaid.

- See **Tip Sheet #22 Learning How to Manage Finances** to find ways to keep organized and pay bills on time. Avoid late fees wherever possible.

- **Paying for medicines may be very expensive.**

    - Ask the doctor for samples.

    - Ask the pharmacist to partly fill a new prescription. If side effects occur, you will not have to waste a lot of pills.
    - If you have a limited income, talk with your doctor about drug company programs. Most drug companies have a reduced price program for people on limited incomes. See **Tip Sheet #18 Helping the Survivor to Take Medications** for more information on covering the costs of medications.

    - Call a social worker to ask how to cover costs such as adult day care, home health care, therapy, and other common expenses for stroke survivors. You can find a social worker by calling the hospital where the survivor received care.

    - Talk with other stroke survivors and caregivers to see how they cover the costs of healthcare. See **Tip Sheet #8 Where to find resources** for a list of stroke support groups. Sometimes the best ideas come from those who have experienced the same thing.

    - Ask help from family, friends, and other professionals

- **Paying for a special diet or healthy foods can be expensive.**
    - Families with low incomes can apply for food stamps. This can be a great resource to help cover costs when needed. To find out more about applying for food stamps, contact the Food Stamp Assistance website at: https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap

<u>How to ask for help from family, friends, and professionals:</u>

There are a variety of ways to ask for information. See **Skill-Building Tip Sheet #SB5. Communicating with Health Professionals** if you need some pointers on how to ask good questions to get the answers you need. See **Tip Sheet #29 Finding the best way to ask family and friends for help** if what you need are strategies to get help from family and friends.

In some cases, survivors must spend down all of their savings and assets before Medicaid or other financial assistance programs can help. Consulting with a lawyer might help to protect the survivor's savings or assets. See **Tip Sheet #24 Legal Healthcare Issues and Social Security** for contact information for lawyers who can help.

On the next page is a worksheet that might help you list names and telephone numbers of people and organizations that can help you cover the costs of the survivor's healthcare. We have provided some contacts already.

People or organizations who can help:	**Telephone numbers**	**What to ask?**
American Stroke Association Warmline	1-888-4-STROKE or 1-888-478-7653, www.strokeassociation.org	*<u>Ask for 2 booklets:</u>* "Moving Forward after Stroke, A Financial Education for Survivors." "Moving Forward after Stroke, A financial education for Caregivers."
Social Security Administration	1-800-772-1213 www.ssa.gov	Ask about disability benefits for the survivor.
Senior Health Insurance Information Program (SHIIP):	1-800-452-4800 https://www.in.gov/ship/	Ask about how to handle insurance claims and benefits.
Ohio Senior Health Insurance Information Program (OSHIIP):	1-800-686-1578 (hotline)	Ask about how to handle insurance claims and benefits.

Kentucky State Health Insurance Assistance Program (SHIP):	1-877-293-7447	Ask about how to handle insurance claims and benefits.
Medicare Hotline:	1-800-633-4227 http://www.medicare.gov/	Ask about what Medicare covers and how much you need to pay out of pocket.
American Consumer Credit Counselling (ACCC)	1-800-769-3571 https://www.consumercredit.com/	Ask questions about how to manage finances or how to cover expenses.
National Foundation for Credit Counseling	1-800-388-2227 www.nfcc.org	Ask questions about how to manage finances or how to cover expenses.
Veterans' Administration (if the survivor is a veteran):	1-800-733-8387	Ask if the survivor is a veteran if they have any government benefits.
Financial Planning Association	1-800-322-4237 www.fpanet.org	Ask about finding a financial planner in your area.
National Association of Personal Financial Advisors	1-800-366-2732 www.napfa.org	Ask about finding a financial planner in your area.
Society of Financial Service Professionals	1-800-927-2427 www.financialpro.org	Ask about finding a financial planner in your area.
Social worker name: (check with the hospital)		Ask what kind of financial resources are available. Also,

		what needs to be done right away.
Employer name: (if you or the survivor was employed)		Does the survivor have any disability benefits? Can I as a caregiver take a leave of absence to care for the survivor? What benefits do I have as a caregiver?
Financial planner name: (if you already have one)		What changes in our finances do we need to make after the stroke?
Lawyer name:		Do I as a caregiver need Power of Attorney to handle the survivor's finances? What other legal issues should we be concerned about?
Accountant name:		How does the stroke change our taxes?
Insurance agent name: (health insurance, disability insurance, existing policies)		Tell me about our policy.

		Do we need to make any changes?
Family or friend's name:		How do I manage the costs? What about the bills? How do I deal with all this paperwork?
Other names or organizations:		

When do I need to contact a professional regarding healthcare costs?

- If your survivor does not take his or her medicine as prescribed in order to save money, talk with the doctor.
- When you have questions about different insurance programs or Medicare/Medicaid, call SHIIP or your insurance company.

Where do I find more information about paying for healthcare costs?

- Call the American Stroke Association's Warmline at 1-888-478-7653 (or 1-888-4-Stroke) to ask for booklets on financial education or go to: https://www.stroke.org/en/life-after-stroke/recovery/managing-your-stroke/finances-insurance-and-assistance
- SHIIP (Senior Health Insurance Information Program) at 1-800-452-4800

- Ohio Senior Health Insurance Information Program (OSHIIP) at 1-800-686-1578 (hotline)

- Kentucky State Health Insurance Assistance Program (SHIP) at 1- 877-293-7447

- Medicare information at 1-800-Medicare (1-800-633-4227) or www.medicare.gov

- See **Tip Sheet #24 for Legal Healthcare Issues and Social Security** for contact information for lawyers who can help.