First, let’s be clear: The rehabilitation goal for stroke survivors is to return to normal functioning as quickly and to the greatest extent possible. Physical therapy is often part of the recovery process. However, there is little benefit to the patient if the therapy doesn’t work or is less effective than it could be — or worse yet, causes a decline in functioning.

The first rule of thumb in maximizing insurance benefits is to make sure the patient gets the best therapy possible. Frankly, insurance restrictions and limitations on physical therapy came about precisely because common physical therapy practices were not based on scientific evidence of what works best. Now, insurance policies often limit the first course of physical therapy treatment and then approve additional therapy only if the patient continues to show improvement.

Better results are achieved when stroke patients receive coordinated, multidisciplinary evaluation and rehabilitation treatment. The team determining and coordinating care should include the patient’s physician, a nurse who specializes in rehabilitation care, a physical therapist, an occupational therapist, a speech/language pathologist, a psychologist, a recreational therapist, the patient, the family and any other caregivers. This team approach is standard in rehabilitation facilities accredited by the Commission on the Accreditation of Rehabilitation Facilities. See www.carf.org or call (520) 325-1044.

How To Get the Best Care

1. Ideally, the patient would have received their initial stroke care in a Certified Primary Stroke Center, a hospital certified to provide the best care as quickly as possible when a stroke occurs. In these “best care” facilities, rehabilitation needs are comprehensively evaluated and therapy is begun as soon as the patient is medically stabilized — as soon as 24 hours after the stroke.

2. When the patient is discharged from the hospital after initial stroke treatment, where and how they receive follow-up care should be determined by the care team — including the family, physician and hospital social workers — based on an initial comprehensive rehabilitation evaluation that has already been completed.
3. Rehabilitation services, including physical therapy, can be provided in:
   - an inpatient setting (special hospital unit).
   - a hospital or other facility but on an outpatient basis (the patient usually comes several days a week for therapy).
   - a nursing facility where the patient stays full-time.
   - their home.

   The best overall care is usually provided in an inpatient or outpatient setting at a facility that specializes in stroke rehab care.

4. Make sure the physical therapist continually coordinates with the patient’s physician as well as all other members of the rehabilitation team.

5. Good therapists listen carefully to the patient and to home caregivers to determine adjustments that need to be made in treatments. They also thoroughly explain what is being done and why. Good communication and partnering are essential to good care. Do not accept anything less.

How to Maximize Insurance Coverage for Physical Therapy and Other Types of Rehabilitation Treatment

1. Thoroughly check your insurance Evidence of Coverage or Certificate of Coverage to find out what your policy states regarding physical therapy benefits and other types of rehabilitation care.

2. Call the member services phone number for your insurance plan and ask for clarification of anything you read in the policy that you do not understand. Also ask about the best way to maximize your benefits for the rehabilitation treatments needed.

3. Once you are clear about your insurance coverage, ask your therapist and your doctor to work with you to maximize the benefits. For example, the therapist may have additional exercises that a family member could assist the patient with between visits that might speed up the healing process. To ensure that the patient is benefiting from the therapy as much as possible, and to convince the insurance company of the ongoing improvements resulting from the therapy (so that additional therapy visits might be approved), be sure to comply with the daily exercise and other treatment recommendations of the therapist.


To read about stroke rehabilitation care guidelines that are based on scientifically evaluated clinical trial results, go to www.guidelines.gov and enter the search term “Stroke Rehabilitation” in the upper left corner of the Home page.