

## Part 4: Legal, Financial and Health Coverage 101

As a new caregiver, getting a grasp of legal, financial and health issues can be overwhelming. This section will provide a quick overview to get you started.

### First Things First: Determine What Documents Your Loved One Needs

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Documenting the healthcare desires of your loved one can help ensure they receive medical treatment if you can't communicate their wishes.

- **Advance Directive** (living will) — Patient's clear statement of his or her wishes with respect to his or her healthcare. This helps avoid disputes about treatment options and gives direction to healthcare providers. To access state-specific advance directive instructions and forms, visit the [U.S. Living Will Registry](#) website.
- **Last Will and Testament** — Specifies who will receive your assets when you die. This also accomplishes other objectives, including naming guardians for minor children.
- **Durable Power of Attorney** — Appoints another person to make legal and financial decisions if you are no longer able to do so.
- **HIPAA Representative Form** — The Health Insurance Portability and Accountability Act Form outlines who can access your confidential medical information.

### Financial Assistance

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Stroke rehabilitation and recovery can be costly, even when you have good health coverage. But compounded with loss of work, it can be a drain on your family's finances. Here are some resources to explore that may help ease the strain:

- Talk to the Experts
  - Social workers can help you navigate private and government disability and insurance programs. Social workers are available at most hospitals and rehab facilities and can be located at [eldercare.gov](#) or by calling 1-800-677-1116.
  - Certified financial planners and attorneys specializing in elder care and disability can also be a helpful resource.



- **Employment Services for People with Disabilities** — Information about the Social Security Administration’s employment support programs.
- **AARP Tax-Aide** — Provides security, protection and empowerment for low-income older persons in need.
- **AARP Money Management Program** — Daily money management service to help low-income, older or disabled people who have financial difficulty.
- **American Association of Daily Money Managers** — Daily money managers (DMMs) assist with personal monetary affairs, from organizing and keeping track of financial and medical insurance papers, to assisting with maintaining bank accounts.
- **Foundation for Health Coverage Education** — Simplified public and private health insurance eligibility information and 24/7 multi-language help line. Uninsured patients can learn their health coverage options through multiple channels.
- **Veterans Health Administration** — Veterans older than 65 may qualify for a tax-free benefit called Aid & Attendance Special Pension, which can help pay for in-home care, a nursing home or assisted living.
- **Social Security Disability Insurance (SSDI)** — Talk to a social worker about applying for SSDI as soon as possible. Stroke survivors often don’t get approved the first time they apply, and if they do, it’s a long process.
- **Supplemental Security Income** — Federal income program to help people with disabilities who have little or no income.
- **NeedyMeds.org** — Database of patient assistance programs offered by pharmaceutical companies to offset some of the cost of necessary prescriptions.
- **Rx Assist** — Lists public and private resources available, though limited, that may help patients afford the medicines they need.
- **Medicare** — Information about the Medicare prescription drug plan.

## Health Insurance

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### • Understand Your Current Health Insurance

- Call the health insurance company. Determine what services will and will not be covered and what rehab services are available.
- If the health insurance company will not pay for your loved one’s care, you can file an appeal. [Learn more](#) about filing an appeal.

### • Obtaining Health Insurance

- The new **Health Insurance Marketplace** opened nationwide on Oct. 1, 2013, providing millions of uninsured Americans with access to affordable coverage options. [Learn more](#) about the reform and how to apply.
- **Pre-Existing Condition Care Plans** are insurance programs for those who have been without health insurance coverage for 6 months or more due to a pre-existing condition. To find out how to apply, go to “Find Your State” at [pcip.gov](http://pcip.gov).
  - ◇ In January 2014, companies can no longer deny coverage due to pre-existing conditions as a result of the **Affordable Care Act**.
- Gaining health insurance coverage can be a challenging process. Consult the **Patient Advocate Foundation** (PAF) for free direct advocacy services, including help with obtaining health insurance and solving medical debt issues.

- **Learn More About Your Medicare Benefits** — The Foundation of Health in Aging created a [downloadable tip sheet](#) to help guide you through the Medicare system.

## More Resources

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- [Learn More About Health Insurance](#)
- [Health Insurance FAQs](#)

*The **Patient Advocate Foundation (PAF)** provides free, direct advocacy services, including helping obtain health insurance, solving medical debt issues and working to keep survivors in rehab.*

## Prescription Drug Costs

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Prescription drug costs can add up quickly and take a significant financial toll on your family. Consult the following resources to help reduce your medical expenses:

- **Together Rx Access®** — Free prescription savings program that helps eligible uninsured Americans save on medicines. Cardholders bring their Together Rx Access® Card and prescription to their pharmacist, and the savings are calculated at the pharmacy.

## Related Links

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