

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

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* at <http://bit.ly/1a4z3S4>.
- **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

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
<http://www.ssa.gov/work/>
Information about the Social Security Administration's employment support programs.
- AARP Tax-Aide
aarp.org/taxaide
Provides security, protection and empowerment for low-income older persons in need.
- AARP Money Management Program
<http://www.aarpmp.org/>
Daily money management service to help low-income, older or disabled people who have financial difficulty.
- American Association of Daily Money Managers
<http://www.aadmm.com/>
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
<https://coverageforall.org/>
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
<http://www.veteranaid.org/>
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)
<http://ssa.gov/>
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
<http://www.ssa.gov/ssi/>
Federal income program to help people with disabilities who have little or no income.

*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

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®
<http://www.togetherrxaccess.com/>
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.
- NeedyMeds.org
[Needy meds.org](http://www.needy meds.org)
Database of patient assistance programs offered by pharmaceutical companies to offset some of the cost of necessary prescriptions.
- Rx Assist
<http://www.rxassist.org/>
Lists public and private resources available, though limited, that may help patients afford the medicines they need.
- Medicare
<http://www.medicare.gov/>
Information about the Medicare prescription drug plan.

Health Insurance

- **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 at **<http://bit.ly/1aDVnP1>**.
- **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 at **<http://bit.ly/1cVSJbz>**.
 - 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**.

- ◇ 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) at <http://www.patientadvocate.org/> 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 at <http://bit.ly/19aApfk> to help guide you through the Medicare system.

More Resources

- Learn More About Health Insurance at <http://bit.ly/1gdXHAi>
- Health Insurance FAQs — <http://bit.ly/1cNWfAk>