

CHAPTER 3-REHABILITATION (REHAB)

The primary care provider (PCP) usually provides the prescriptions for ongoing rehab therapy. Ask whether rehab should be part of your stroke survivor's recovery because it is not always necessary. It may be necessary to contact your insurance representative to find out what your benefits package covers.

The rehab care team will begin rehab as soon as it is prescribed by the ordering physician. Rehab is essential in helping stroke survivors regain independence and life skills. While rehab does not cure a stroke survivor or completely repair damage to brain tissue, it can help a stroke survivor regain skills and promote recovery.

Whether a stroke survivor is one day or ten years post-stroke, rehab can help.

REHABILITATION

Be sure to call for an appointment as soon as the prescription for rehab is written. A physical therapist, occupational therapist, speech therapist or counselor will be involved at this stage of your loved one's care. Ask these professionals how your personal care team can be supportive with prescribed physical and mental exercises at home. (See *iHOPE*: Rehabilitation at Home at www.stroke.org/ihope.) Studies have shown that supportive caregivers have consistently helped in achieving better outcomes for the stroke survivor's rehab process. Successful rehab often leads to better mental health and quality of life for stroke survivors.

Educate yourself about stroke and your loved one's symptoms and challenges as much as possible.

Conducting your own assessment of your loved one's progress enables you to keep track of their advancements and assists you in communicating with their medical and rehab care teams.

Observe the following to determine whether your loved one needs more support with their:

- Independent movement or mobility.
- Mood and behavioral changes.
- Recovery of physical and mental skills.
- Accessibility of physical environment.
- Social support network.
- Financial status.
- Health insurance coverage.

PICKING A REHAB PROGRAM

Rehab programs are not created equal. Some programs are better than others; consult with your medical care team when choosing a rehab program. Healthcare professionals, friends and family may be able to recommend a rehab program or therapist. If you can, visit potential rehab facilities to learn about their programs and decide whether it's a good fit for the stroke survivor.

Look into specific stroke-certified rehab centers through the Joint Commission on Accreditation of Healthcare Organizations (TJC) and the Commission on Accreditation of Rehabilitation Facilities (CARF). TJC evaluates healthcare facilities and programs on their care and certifies those that meet all industry standards for safety, accountability and quality. CARF certifies stroke rehab facilities to ensure they are comprehensive, person-centered and use best practices in their care.

For assistance in picking a rehab facility that is best equipped to manage the stroke survivor's needs, see our Finding a Rehabilitation Program Checklist in Appendix D.

Information concerning board certification and consumer reviews is available online. Visit www.qualitycheck.org to find a facility certified by TJC and www.carf.org/providersearch to find one certified by CARF.

> Continue monitoring the stroke survivor's progress. A stroke survivor should be re-evaluated regularly to ensure that his/her needs are being met.

Once you have decided on a rehab program, consider the rehab facility's geographic location. Find a facility that is easily accessible because therapy can often be several times a week.

GETTING TO REHAB

If the stroke survivor is not able to drive himself/herself and you are unable to provide transportation, ask the members of your personal care team for help or look online for a list of alternative transportation resources.

Some alternative forms of transportation are:

- State or county resources such as Access-a-Ride.
- Discounted taxi tickets.
- Public transportation.

You can also talk to local community groups about transportation options (e.g., churches, senior centers).

A handicap pass can be beneficial to a stroke survivor if his/her mobility is limited. A PCP will need to complete a portion of the application for this pass. Be sure to have the application available for your next doctor's appointment. Follow your state procedures once it's signed. These passes are free and available at state departments of motor vehicles.

PAYING FOR REHAB

Paying for the stroke survivor's care and services will depend upon insurance, financial standing and the local programs available to you. Check out the Recovery After Stroke: Health Insurance fact sheet at www.stroke.org/factsheets.

FINANCIAL ASSISTANCE

Insurance often has limitations. Speak to your insurance representative to learn specifics about benefits. Hospital discharge planners, case managers and social workers are also good resources when trying to figure out health insurance coverage.

Information about Medicare, Medicaid or Social Security Disability Insurance (SSDI) benefits and eligibility is available online. Visit www.cms.gov for information on Medicare and Medicaid and www.socialsecurity.gov for information on SSDI. For information that is specific to stroke and SSDI, see the Stroke and Social Security Disability Insurance brochure at www.stroke.org/brochures. The process of applying and obtaining SSDI and/or Medicare benefits can be complicated and overwhelming. Allsup is a company that specializes in helping people navigate these programs. Allsup advisors and representatives assist with the process from application to benefits selection. To learn more about these services, visit www.allsup.com. **Long-Term Care Insurance** often covers at-home care, assisted living or nursing homes. For information on cost, state partnership programs, benefits and eligibility, visit the Long Term Care Insurance National Advisory Center at www.longtermcareinsurance.org.

The Family and Medical Leave Act (FMLA) offers eligible employees job protection should they require leave for family and/or medical reasons. This program allows caregivers to take time off of work without losing their jobs. The U.S. Department of Labor website includes information about eligibility, forms, news and guidance at www.dol.gov.

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a program that provides healthcare under the Americans with Disabilities Act. COBRA helps workers and their families with health coverage should they lose health benefits due to job loss, job transition, divorce, death or reduced work hours. Contact the stroke survivor's employer for more information. The U.S. Department of Labor's Employee's Guide to Health Benefits Under COBRA is available at www.dol.gov/ebsa/publications/cobraemployee.html. The guide provides information on eligibility, benefits, tax credits and more.

Some communities have **free assistance programs** such as the state or county department of aging, senior resource centers, faith communities, Boy Scouts of America or veterans groups. Be creative and diligent in your search.

Some states provide **tax credits** or **medical deductions** to caregivers. Although these can relieve some financial stress, eligibility and benefits vary in individual states.

In addition to financial assistance, it is beneficial to locate important documents such as 401(k) (retirement savings) account(s) statements or a living will and keep all bills, statements and medical receipts in an organized place.

Try to exhaust all free resources.