



Stroke and Stroke Recovery Can Strain Your Finances

The Michigan Stroke Transitions Trial (MISTT) followed patients transitioning home from the hospital after a stroke and learned about the many challenges faced by stroke survivors. Through our social worker led in-home case management program we learned that having a stroke can result in considerable financial strain. **Older, non-working stroke survivors** often had needs related to home repair, the cost of medications, paying for the hospital stay, and transportation. **Younger, working stroke survivors** had increased stress related to job security and maintaining their income. They needed information about applying for Family Medical Leave Act (FMLA) protections through their employer, and accessing short-term disability for loss of wages. Our stroke case managers compiled the following list of resources to assist with the financial strain of stroke. Where possible we have included organizational websites and phone numbers that direct you to a local office. Please note that many services are directing consumers to on-line applications and inquiries; but some of these programs will offer assistance with their on-line applications.

Medication Assistance

- Call Central Michigan 211 (dial 2-1-1 on your phone) to inquire about drug payment assistance programs.
- Rx Assist Patient Assistance Program Center: Website provides information about patient assistance programs offered by drug companies to patients who are struggling to afford their medications. Each program has its own eligibility requirements. Visit: <http://www.rxassist.org/>

Hospital Bill Payment Assistance

- Contact the office of patient financial services at the hospital. Ask about a payment plan or bill relief. There are typically eligibility requirements and an application process.

Durable Medical Equipment for the Home

- Loan Closets- Community organizations that loan out durable medical equipment such as wheelchairs, walkers, hospital beds, and shower chairs. Visit <http://loan closets.org/michigan> or call Central Michigan 211 to find local organizations.

Health Assistance in the Home (Home Care)

- Private, fee-for service providers: Visit <https://www.homehealthcareagencies.com/directory/mi/> and search for providers by zip code.
- Medicaid Waiver program: Provides long-term care in the community. There are eligibility requirements related to level of health care need, income, and assets. Call 727-841-8943 or visit <http://www.medicaidwaiver.org/state/michigan.html> to find local providers.
- Michigan Department of Health and Human Services, Home Care Services: Eligibility requirements apply. Contact your MDHHS case manager, if you have one, or contact MDHHS at: 1-855-275-6424

Food Assistance

- Local Food Pantries: Call Central Michigan 211.
- MI Bridges: Income eligibility requirements. Apply at the local Michigan Department of Health and Human Services office, by calling 1-855-275-6424, or at www.michigan.gov/mibridges

Transportation Assistance

- Senior Ride Program: Call Central Michigan 211 for information about transportation services in your area.
- Contact your local city or county transportation authority to inquire about transportation services.
- Some medication insurers (including Medicaid) will provide transportation to medical appointments, contact the customer service department, or your case manager, to find out if you are eligible for this service
- Contact your local senior center (Commission on Aging) to see if they offer transportation assistance

Disability Payments

- State Disability Assistance- Asset and disability determination required. Apply at the local Michigan Department of Health and Human Services office or at: www.mibridges.michigan.gov/access/
- Social Security Disability- Disability determination and sufficient work history required. Apply by calling Social Security at 1-800-772-1212 or apply at your local Social Security Administration or Michigan Department of Health and Human Services office or online at: www.ssa.gov/disability

Disability Network

- People with disabilities of all ages are eligible to apply for services. Services include: information and referral, peer support, independent living, and assistance in applying for Medicare
Visit <http://www.dnmichigan.org/> to find your local office

Employment Assistance

- Michigan Rehabilitation Services: Specialized employment and education-related services and training for adults with disabilities who wish to find or maintain employment.
Visit www.michigan.gov and search for “Michigan Rehabilitation Services”
- Michigan Works: To file for unemployment insurance, contact 1-800-500-0017, or <http://www.michigan.gov/uia/0,4680,7-118-52610---,00.html>
- Pure Michigan Talent Connect: For job seekers, call 1 800 285 9675 or visit www.mitalent.org

Medical Insurance/Healthcare Access

- Medicaid: Eligibility requirements apply. Contact Michigan Department of Health and Human Services to apply at: 1-855-789-5610 or on-line at: www.michigan.gov/mibridges
- Medicare: Eligibility requirements apply. Contact Medicare at: 1-800-772-1212 or at <https://www.medicare.gov/>

- Healthcare Marketplace: Website for purchasing health insurance. Visit www.healthcare.gov or call 1-800-316-2596
- Veteran's Affairs: Enrolled veterans should contact the nearest VA medical center to inquire about services. Services can include: Veteran's Trust Fund, offering assistance with emergency funds, and Veteran's Relief, offering assistance with employment, healthcare and burial expenses. If you are unsure of your eligibility for Veteran's benefits contact the VA office in the county where you live.

Housing Assistance

- Michigan State Housing Development Authority: Assistance to create and preserve safe and decent affordable housing. Call 1-855-646-7432, or visit www.michigan.gov/mshda
- Michigan Housing and Urban Development (HUD): Provides housing loans and rental vouchers; home repair programs. Eligibility requirements apply. Call 1-800-225-5342

Home Repairs

- United States Department of Agriculture (USDA): Provides loans and grants to low income homeowners. Eligibility requirements apply. Call 517-324-5190
- Lions Club of Michigan: May provide labor if you pay for materials. Eligibility requirements apply and services may not be available in all areas. Call 517-887-6640 or e-mail: lions@lionsofmi.com
- Habitat for Humanity: Provides loans and labor for repairs and new builds. Eligibility requirements apply. Call 1-855-422-6424 or visit: www.habitatmichigan.org

Property Taxes

- Contact your local or township clerk for information about eligibility requirements for property tax poverty exemption.