

# Disability coverage helps stroke survivors focus on recovery



Nearly 800,000 Americans have a stroke each year, and strokes are a leading cause of long-term disability in the U.S.<sup>1</sup> Stroke is most common in adults over 65, but it can occur at any age. For stroke survivors, the road to recovery can be long. The right protection can help cover the unexpected expenses that result from a health emergency.

A stroke is caused by interrupted or reduced blood supply to the brain, which prevents oxygen and nutrients from reaching the brain, killing brain cells. Someone who is having a stroke may experience paralysis, headache or vision problems or have trouble speaking or walking. Immediate medical care is critical, but survivors can still experience cognitive or physical impairment long after a stroke.

The level of impairment a stroke survivor experiences can vary widely depending on age, overall health and other factors. About 10% of stroke survivors require care in a nursing home or another long-term care facility, and about 35-40% of survivors have limitations in basic activities of daily living 6 months after their stroke.<sup>2</sup> For these stroke patients, proper medical care and rehabilitation can help them get back to their normal lives — but it comes at a cost. Even with health care coverage, the out-of-pocket medical expenses can throw a patient's finances off track. That's where disability insurance comes in.

## How short-term disability insurance can help

A short-term disability plan pays benefits directly to the insured if he or she is sick or hurt and unable to work. Stroke patients can use these funds to help with deductibles, physical rehabilitation, help around the house, or to cover lost income if their condition keeps them out of work. Most short-term disability plans offer coverage for three to six months after a major health problem. Extra funds during those first months of recovery can help relieve the financial strain of a health emergency, especially for employees with high-deductible health plans.

## How long-term disability insurance can help

Patients who experience more severe impairments may need more time to recover, or they may be permanently disabled and unable to work again. Long-term disability insurance can help. It begins paying benefits after an initial waiting period — usually three to six months. As with short-term disability insurance, these benefits can be used to cover medical bills and everyday expenses and to make up for lost income for the length of time stipulated in the plan.

<sup>1</sup> Centers for Disease Control and Prevention. "Stroke Facts." Last reviewed 5.4.2023. [Accessed 4.5.2024.](#)

<sup>2</sup> American Stroke Association. "Rehab Therapy After a Stroke." 5.30.2023. [Accessed 4.5.2024.](#)



### Other benefits to consider

Disability insurance helps replace lost income if a stroke survivor is unable to work, but there are supplemental benefits that can help ease the financial burden of recovering from a stroke even before disability benefit payments begin. Stroke is typically one of the conditions covered by critical illness insurance, which pays benefits directly to the insured to help cover medical bills or other costs associated with a serious illness. And in the case of a lengthy hospital stay, hospital indemnity insurance pays benefits related to admission and confinement that can add up quickly.

Wellness benefits offered by some insurance providers can help encourage employees to get the screenings and care they need. It's impossible to know what the future holds. When you partner with an insurance carrier that offers wellness benefits, along with group and supplemental disability options, you'll more easily connect your clients to the mix of benefits that can help employees be better equipped to handle whatever comes their way.



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