Life Turned Upside Down. On July 6, 2004, a patriarch’s major stroke plunges filmmaker Linda Brown and her family into completely unknown territory. Everyone must suddenly cope with Stanley Brown’s diminished health and functioning, his anger and jealousy, and the family’s unresolved tensions and unspoken feelings. In the filmmaker’s words, “It’s only by sharing our stories, no matter how personal, that change can happen. To quote Carl Rogers, what is most personal is most universal.” The film speaks profoundly about family dynamics, change, and healing—but for the Medicare Interactive (MI) audience, it also puts a human face on health care coverage for older Americans. You See Me shows us a real Medicare beneficiary and his post-stroke care. We’re no longer dealing with hypothetical coverage situations. This is a raw and startling glimpse into America’s health care system and underscores the value of resources like MI (www.medicareinteractive.org), which help diverse individuals find expert, on-demand answers to their health coverage questions.

Feeling Overwhelmed. We asked Linda about her family’s health care coverage. In brief, Stanley and his wife Natalie had Medicare and a supplemental Medigap policy, and Natalie paid out-of-pocket for their uncovered health care costs. The filmmaker told us, “I can’t imagine how more difficult this experience would have been if we did not have the financial resources and the support of devoted family members to help navigate the health care system in this time of crisis. Even though I have three siblings who are college-educated, and we were all involved in my father’s care, we felt overwhelmed and hired a health care agency to help us navigate an expensive, splintered health care system. We need organizations like the Medicare Rights Center and tools like Medicare Interactive to help those less fortunate. Keep up the good work.” Based on Stanley’s health crisis, the family is now reassessing Natalie’s health care coverage to anticipate her future coverage needs.

You See Me Timeline. Here are the health care milestones in the film, including time markers in the film and links to appropriate MI information and resources. Our purpose is to acquaint the viewer with the Medicare-related information behind Linda Brown’s documentary, and to show caregivers, professionals, and people with Medicare that help is available when they face questions and crises of their own.
2:14 – Stanley Brown, 79, of Reading, PA, has a major stroke on July 6, 2004, and is admitted to an area hospital. See: Medicare Part A coverage; Does Medicare pay for ambulance services?; How can I get information from doctors about my loved one’s health?

Stanley and his wife Natalie both have Original Medicare Parts A and B and a Medigap policy (Medicare supplemental insurance). See: Guide to Medigap policies.

3:12 – About July 14, 2004, Stanley is discharged from the hospital and transferred to a rehabilitation hospital. A reference is made to Stanley’s speech therapy and developing a care plan. See: Does Medicare pay for care in a rehabilitation hospital?; Medicare Coverage of Physical, Occupational, and Speech Therapy; Starting the home health benefit.

4:09 – Stanley uses a wheelchair. See: Medicare coverage of medical equipment.

5:44/5:55 – On August 20, 2004, Stanley returns home and receives outpatient physical therapy several times a week. The hospital social worker suggests the family contact an agency to help with his in-home care. The agency provides nurses to monitor Stanley’s progress and home care aides to help with bathing, dressing, and other daily tasks. See: Your right to hospital discharge planning; Medicare Part B coverage; Medicare coverage of outpatient physical, occupational, and speech therapy.

8:31 – Stanley and Natalie at the rehab hospital, discussing her upcoming caregiver role—Stanley: “Do you think you can handle me?” Natalie: “I’m going to try; if I can’t handle you, I’ll get help.” See: When Medicare pays for home health care; I am caring for a loved one with Medicare. What are the most important things for me to know?; How can I take care of myself while taking care of my loved one?

12:06 – Stanley uses a walker. See: Types of medical equipment Medicare covers if you live at home.

14:12 – Stanley has a home evaluation visit. See: Types of home health care that Medicare will pay for.

14:45 – There is a mention of Stanley’s incontinence. See: Equipment and supplies that Medicare never covers.

21:18 – Six weeks after Stanley’s stroke, a handicap transport with a wheelchair lift takes him home from the rehab hospital. See: Your right to hospital discharge planning.

25:30 – On September 1, 2004, Stanley falls out of bed. His home care aide thinks he is unresponsive, and he is taken by ambulance to the hospital. See: How much will Medicare pay if I am in the hospital?
27:04 – September 8, 2004, Stanley is released from the hospital to a skilled nursing facility (SNF). See: Medicare coverage of skilled nursing facility (SNF) care; Medicare payment for skilled nursing care and skilled therapy services; Can I leave a skilled nursing facility and then return?

31:53 – Stanley returns home and there is a home examination session by a physical therapist. He uses a walker and a wheelchair. See: Medicare coverage of home health care.

39:50 – One year after his stroke, in Summer 2005, Stanley has a home care worker on a regular basis (five days/week for two hours/day), with Natalie paying for this cost out of pocket. During the summer months, Stanley's physical health fluctuates, and his mental condition starts to deteriorate. See: Medicare coverage of outpatient mental health services; Medicare savings programs.

43:52 – Fifteen months after Stanley's stroke, in Fall 2005, the stress of caregiving has taken its toll on Natalie, who falls and breaks her thumb. Home care aide visits continue, Stanley continues his outpatient physical therapy, and as Stanley's mental health deteriorates further, he has frequent visits to the psychiatrist. See: What national organizations exist to help caregivers?; How can I get in touch with other caregivers?; Does Medicare pay for partial hospitalization for mental health treatment?

47:50 – Stanley uses a motorized wheelchair. See: What you need to do to get Medicare to pay for your power wheelchair or power scooter.


Linda Brown’s family has gone through a lot, but they are resilient and all the siblings have rallied around their mother, Natalie.

Learn More About Medicare

If you have additional questions about Medicare, visit Medicare Interactive (MI)—and explore online courses and webinars in the Learning Center.

Visit MI Today

Available only through the Medicare Rights Center, Medicare Interactive (MI) is a free and independent online reference tool thoughtfully designed to help older adults and people with disabilities navigate the complex world of health insurance.

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