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# Handling the financial impact of stroke and modifying the home to make it safe for stroke survivors

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**Notes to broadcaster**

Stroke is a leading cause of death and disability globally, and the frequency of stroke in the Global South is increasing. Today, two-thirds of all individuals who have suffered from a stroke live in developing countries—where health systems are often already challenged to the limit, and support for individuals and their families affected by stroke can be minimal.

Strokes can happen to anyone at any age, and they impact everyone: stroke survivors, family and friends, workplaces, and communities. One of the ways that stroke affects families is financial. It is important that families create ways of coping with the impact of stroke. Also, because stroke affects survivor’s abilities to carry out daily tasks, including caring for themselves, it is usually necessary to modify the home environment to help stroke survivors and their families cope with a new reality.

This script addresses the financial problems associated with stroke. It also talks about how stroke survivors and their families cope with stroke and the effect it has on the patient and their caregivers. Stroke survivors and caregivers share real life experiences, and give practical advice to others who may be affected by stroke. They share stories about their financial difficulties and how they managed it, as well as the kinds of changes they made to their home to ensure the safe recovery of their loved ones.

The script is a dramatized panel discussion with several stroke survivors, caregivers, and medical experts, hosted by a fictional broadcaster. It is based on actual interviews with survivors, caregivers, and medical experts.

It is very likely that stroke is impacting individuals and families in your community. As a broadcaster, you could use this script and FRI’s other scripts on stroke to start a conversation about stroke in your community. You could invite stroke specialists such as neurologists and physiotherapists, as well as stroke survivors and their families to speak on your health program, or other programs.

The program could cover:

* The effects of stroke on individuals and their families.
* How to prepare financially to meet sudden healthcare needs.
* The importance of seeking proper healthcare during a stroke crisis.
* How to make your home safe for a stroke patient or survivor.

Estimated running time for the script: 20 minutes, with intro and outro music

Main host: Delali Afi Mawutor

*Studio guests:*

Physiotherapist: Otis Nkansah

Caregiver: Mrs. Elizabeth Afenyo

Stroke survivors: Madam Akosua Fremah, Mr. Kofi Tawiah

Phone interviewee: Madam Beatrice Washington.

**DELALI:** Hello, listeners, I welcome you all to another edition of *Speak Health*, where we discuss health topics and present insights into health issues. Delali Afi Mawutor is my name, your host for the most insightful show on health matters.

Today, we will be discussing the very important topic of stroke and how it affects its victims as well as their families. As we know, stroke can happen to anyone at any time. And if it happens suddenly to a person who did not notice the signs, it can be even more devastating for the patient and his or her entire family. We will be delving deeper into the financial consequences of stroke on its victims and their families, and how they are able to cope with it. We will also find out from my studio guests some of the changes one family made to the setting of the home to ensure the safety and security of the stroke survivor.

(Laughs)My studio is full and I am excited to announce the presence of a physiotherapist specialized in treating stroke patients. I also have two stroke survivors here and a caregiver. You are all warmly welcome to *Speak Health*.

Stay tuned, listeners; we will be back with refreshing health insights after this short break.

short music break

Welcome back, listeners. If you just tuned in, this is *Speak Health* with me, your host, Delali Afi Mawutor. With me here in the studio is a physiotherapist, Mr. Otis Nkansah, as well as Mr. Kofi Tawiah and Madam Akosua Fremah, who are stroke survivors, and Mrs. Elizabeth Afenyo, a caregiver. I am honoured to have you all on the show.

Mr. Otis, kindly tell us what stroke is in simple terms.

**OTIS:** Thank you, Delali, (clears his throat) and please call me Otis. Stroke can be simply defined as a brain attack because it occurs when blood flow to an area of the brain is cut off either by blockage of the blood vessel or a rupture of the blood vessels in the brain.

**DELALI:** What are some of the early signs of stroke? Are there things you can see and hear that tell you that a person might have had a stroke?

**OTIS:** There’s an acronym that’s easy to remember: FAST. The F stands for Face dropping. The A stands for Arm weakness. The S stands for Speech difficulties. These are some of the most obvious signs that someone has had a stroke. The T stands for Time to call the emergency number and get immediate medical attention. Other early warning signs include sudden confusion, trouble understanding, sudden blurred vision, sudden dizziness and loss of coordination or balance.

**DELALI:** Thank you. Is treating stroke expensive?

**OTIS:** Yes, I must admit that it is very expensive for the poor, and can still be considered expensive by the average income earner or the rich.

**DELALI:** Why do you say so?

**OTIS:** Because the process from diagnosis to healing requires the patient to do various tests which can be very costly. This is followed by buying medication to start treatment, not forgetting the rehabilitation process that requires paying for different health specialists to treat specific aspects of stroke, ranging from physiotherapy to mental training to psychological treatment.

**DELALI:** Wow, thank you, Otis. My next question goes to Madam Akosua Fremah. As a businesswoman, how did getting stroke affect your finances?

**FREMAH:** Even though I was hard working and had saved enough money, getting stroke has really drained me financially. I have made a loss as I have used most of my money to pay my hospital bills; I did not have the strength to travel to China or London to buy more products to sell for my business. I have lived on my savings for the past two years.

**DELALI:** Can you give us an idea how much money you spent on getting treated?

**FREMAH:** When I was bedridden in the hospital, I was paying 100 Ghana cedis (about $21 US) a day for two specialists, which amounted to 500 Ghana cedis ($104 US) a week for two years—and this was separate from my general hospital bills. And even after the two years, I still pay a physiotherapist to keep watch over my health and progress.

**DELALI:** What is your advice for other people suffering from the financial difficulties of stroke?

**FREMAH:** I must say that treating stroke is very expensive, so it is always better to invest your money into things that will help or benefit you throughout your treatment. I created a mini-gym in my home, and this has saved me a lot of money because I no longer pay monthly installments to use the gym. This way, my physiotherapist guides me on how to use the equipment to safeguard my health.

It is also very important that stroke survivors take all the medicine prescribed by their medical specialist because this will help you heal faster and may also help you avoid a relapse—which could be even more costly.

I also stopped eating what I used to call the English breakfast as well as all junk foods and meat. I strictly live on a healthy diet with more fruits and vegetables, oats, and healthy whole meals.

**DELALI:** Thank you so much for sharing your experience with us. Now my next question goes to Mr. Tawiah. But before that, let’s listen to some voices from farmers in a village called Amantua, in the Ashanti Region. Let’s see what they have to say about today’s subject.

A beep is played

**VOX POP 1:** My name is Isaac Opoku, and I am a 55-year-old farmer. I live at Amantua in the Ashanti Region. I had symptoms of stroke a year ago, but I didn’t realize what it was until I suffered from a stroke crisis eight months ago. I couldn’t farm any longer. I was paralyzed and couldn’t walk either.

I was first rushed to a private clinic at Nkarea, the closest town to our village, but I couldn’t afford their health care services because they did not accept the National Health Insurance Levy card. I was then referred to the Nkare3 government hospital for treatment.

Later on, I sought help from a traditional doctor who also turned out to be very expensive. I stopped going to the herbalist because I couldn’t afford him either. Now, I only go to the government hospital for treatment and I am okay. I diligently go for my keep fit training every Tuesday and Thursday. Although I can walk, I am slow. I also try to eat well and I take good care of myself to avoid falling down. I did not make any changes to my house because I was not educated on that at the hospital.

**VOX POP 2:** I am Ama Okoyie, a 70-year-old farmer. I had a stroke when I was 50 years old. The experience was very bad for me because I couldn’t farm any more. I went to many hospitals and pastors but I wasn’t healed. Later, my son sent me to a *malaam* *(Editor’s note: a local and spiritual herbalist)* who gave me medicine to mix with my food, to drink, and to bathe with. This is how I got my healing. As I got well, I still couldn’t go to the hospital due to lack of money. It’s very difficult to get money to buy medicines.

My advice to all stroke patients is to take your medicine diligently and be of good courage because that is how you can get well.

ANOTHER BEEP IS HEARD AT THE END OF THE VOX POP

**DELALI:** You just heard the contribution of farmers from Amantua in the Ashanti region. Mr. Otis, what do you have to say about this?

**OTIS:** I must confess that I do not advise clients to seek help from herbalists or traditional doctors because most of their methods are either unsafe or based on certain beliefs. I am glad that farmer Isaac made his way back to the government hospital for treatment. I know it can be difficult or expensive to get medical care in rural areas, but my advice to patients is that they must always go to the government hospitals or clinics in their town or the nearest government clinic in the area to receive proper health care.

**DELALI:** Now, I am back to Mr. Tawiah. Please can you tell us how this ailment affected you and your family’s finances?

**MR. TAWIAH:** As the breadwinner of my family, I was a very busy man. I run my own restaurant and am also into construction. My wife saw the signs of stroke very early, and even though I refused to admit it, she insisted that I get checked at the hospital. When I was diagnosed with stroke, it hit me hard because it meant that I had to slow down.

Eventually, I stopped working for about eight months or more. It was hard, but my wife held the fort and managed our finances because she was working. Things would have been very bad if my wife wasn’t working because my kids are in school and needed to be taken care of. I also had some investments that covered some of my hospital bills. I have stopped doing construction because it is more difficult, but I have resumed work as manager of my restaurant and it has now become my main source of income.

**DELALI:** Wow, I am learning a lot from my guests today and I hope you are too. Let’s go on a short break. After the break, we will learn about the changes we need to make in our homes to ensure the safety and security of stroke survivors. This is *Speak Health*—stay tuned!

short music break

**DELALI:** Welcome back to *Speak Health*, the show that brings you insight into health matters. I have a very important speaker on the line. She is a stroke survivor who is now a businesswoman and a stroke activist.

Phone line beeps

Hello, Madam Beatrice, good morning.

**BEATRICE:** Good morning, how are you?

**DELALI:** I’m very fine, and thank you for joining our show. Kindly tell us your experience with getting stroke.

**BEATRICE:** Hmmm, my first experience with stroke happened when I went to visit my sister in the USA. I was feeling dizzy and would have fallen if not for the help of a young man who caught me and called the ambulance immediately. I didn’t know what was happening to me, but upon admission, I was diagnosed with a stroke.

**DELALI:** So you went on a family visit out of your homeland and ended up with stroke?

**BEATRICE:** Yes.

**DELALI:** How did you manage to cope with it financially?

**BEATRICE:** I got lucky because, even though I was not a citizen of the USA, I was awarded a grant from the US government that took care of all my medical bills at the time. My sister was also very helpful in getting my medications.

**DELALI:** That is good news. After you were discharged from the hospital, what were some of the significant changes that were done in your home to ensure your safety and security?

**BEATRICE:** My sister, who was my primary caregiver at that time, moved me from the main house to the basement, which was very spacious. This helped me a lot because I was in a wheelchair, and it gave me a lot of space to wheel around. She also bought me a lower bed and made the floor very rough so that it wasn’t slippery. Metal handles or knobs were installed around the walls from my room to the bathroom to support me. The seclusion was also very important because it protected me from bumping into my sister’s kids who loved to run around and leave their toys on the floor, which could trip me if care was not taken.

**DELALI:** If all these changes were done to accommodate you, why did you return to Ghana?

**BEATRICE:** My sister couldn’t work because of me and she needed the money to support her family. So she asked that I return to Ghana so that she can go back to work.

**DELALI:** Since your return, how have you coped financially?

**BEATRICE:** I don’t have support from my extended family. I am my own breadwinner and, although I have a son who supports me, I try to do things on my own. Since my return to Ghana, I rely on my savings from the USA, and I also juggle between businesses to get by. I have a clothing line that is sewn in Ghana and exported to other African countries. I am working towards opening a shop to sell made-in-Ghana things.

**DELALI:** Wow, congratulations. What are your final words to the listeners out there?

**BEATRICE:** Getting stroke is not the end of the world. My right side has been incapacitated by stroke, yet I still live on as a proud stroke survivor. I went to study directing at Ghallywood and also was ordained as a pastor.

I have started a stroke support group in Ghana to encourage stroke survivors to live their lives to the fullest. My advice to all stroke survivors is that there is life after stroke, and if they stick to a healthy lifestyle, they can live a fulfilling life without experiencing a relapse.

Studio guests clap and cheer to this.

**DELALI:** That was very inspiring. We just heard from Madam Beatrice Washington, a stroke survivor and a stroke activist. We are going on a short break and when we return, there is more to come on *Speak Health*. Stay tuned.

short break

**DELALI:** Hello, listeners,

Welcome back to *Speak Health* *with Delali*. I am here with three studio guests, sharing our insights and experience on how to financially cope with stroke. Mrs. Afenyo is the primary caregiver of her husband who is a stroke survivor.

Hello, Mrs. Afenyo, thank you for coming. I know it hasn’t been easy to leave your husband at home. We appreciate your presence in our studio.

**MRS. AFENYO:** Thank you for having me, Delali; you are most welcome. My husband is in good hands.

**DELALI:** Please share your experience with us.

**MRS. AFENYO:** I am Elizabeth Afenyo, the wife of Mr. John Afenyo, who suffered a stroke crisis three months ago. My husband was already diabetic and he has been on diabetes medication for the past seven years. But his stroke crisis happened in Hohoe in the Volta region. I was in Tema when I received a call that my husband woke up in the morning and fell down. So he was rushed to the nearest government hospital. I immediately had to send 300 Ghana cedis (about $62 US) to take care of his admission and medication before I set off to see him. When I got there, I was shocked to see his state. He was paralyzed and unable to speak; his mouth was watering and deformed. I was taught by the nurses how to take care of him and give him his medication.

**DELALI:** Hmm, tell us about your financial challenges in taking care of your husband since he fell ill.

**MRS. AFENYO:** Even though my husband was the breadwinner of the family, he is 76 years old and was already on pension by the time he fell sick, so the money he contributes to the home is very small. We have three kids. Two of them are still in school and the firstborn has just completed his schooling. I am a seamstress and I have been supporting the home with the money I make from sewing. We don’t make much, but we have been able to survive on it so far.

**DELALI:** How are you able to cope with your financial challenges?

**MRS. AFENYO:** Well, I had some savings that helped me pay for the initial hospital bills of about 3,000 Ghana cedis (about $625 US). Then I took an insurance letter to transfer my husband to the Tema General Hospital where he received free health care services from his health insurance. But I buy his medication with my own earnings.

I must say that it has been very challenging for me. It has made my work very slow because I take care of him morning, afternoon, and evening and still have to work in between time to make some money. I sometimes have to work to about 12 midnight in order to complete orders from my customers. The one good thing about this is that I work in the house, which makes juggling between taking care of him, my chores, and work a little bearable. It does not mean that I am any less stressed, though.

**DELALI:** You said he has been sick with stroke for three months. Has his health improved?

**MRS. AFENYO:** Yes, he can now mouth some words, though it is not so clear. Even though he still cannot use his right hand, he is able to walk in his room with my help, which is a huge improvement for us.

**DELALI:** Thank you, ma’am, for coming; we are proud of your courage and selflessness towards your husband. I will come back to take your last words. But before that, Mr. Tawiah, what are your final words to our listeners?

**MR. TAWIAH:** Stroke can happen to anyone at any point in time, so I will encourage everyone to do a regular check-up at the hospital as this can help them avoid a stroke crisis, which can be overwhelming to stroke patients and their loved ones. You cannot even fathom the financial burden a stroke crisis can bring to you. I must say that it has not been easy, but, irrespective of how challenging it has been, we have come this far because of the support I have from my wife, who is my primary caregiver.

**DELALI:** Thank you, Mr. Tawiah. So in your case, the fact that your wife was working really helped you. She became your insurance at a time of need. Madam Florence, what do you have to tell us?

**FREMAH:** Thank you, Delali, for hosting us. I am glad I came because I have learnt so much from this discussion. My advice to listeners out there is that they must be careful not to take strange drugs and herbs that have not been prescribed by their health specialist as this can be dangerous for their health—and may even slow their recovery.

**DELALI:** Thank you, Madam Akosua Fremah, and now back to you, Mrs. Afenyo. What advice do you have for our listeners?

**MRS. AFENYO:** I advise everyone to save the little that they can while they are healthy and working because you never know when you will fall sick. I realized from the suddenness of my husband’s sickness that it can happen to anybody at any time and we must be prepared to face such situations. I have spent almost 30 million Ghana cedis (about $6,250 US), and if you are not prepared or you don’t have any savings to fall on, you may die or lose a loved one just because of lack of money to pay for treatment.

If you are diabetic, you must take your medication diligently, watch what you eat, and avoid sugar and carbohydrate-rich foods. If you have high blood pressure like me, you must also eat healthy and check your blood pressure regularly to avoid getting stroke.

**DELALI:** Great advice right there, listeners.

Otis, as a health specialist, what advice will you give to stroke patients and their families to help them cope with the financial burden of a stroke crisis?

**OTIS:** My colleagues have said a lot and I hope that listeners learn from their advice and experience. As they say, “Experience is the best teacher.” I know that getting stroke can really become a financial burden for the patients and their caretakers, especially when the patient is a breadwinner. Clients should always seek to engage qualified medical professionals. They must try their very best to eat healthy and exercise, whether they are sick or not. Try to invest in your health so that in the case of sudden illness, you and your family can be financially secure to pay for the right medical attention or treatment at a reputable hospital.

**DELALI:** We have come to the end of today’s edition of *Speak Health*. I want to say a very big thank you to my studio guests for sharing their experiences and expertise with us. This has been eye opening and I hope that you have learnt a lot from them.

My name is Delali Afi Mawutor, your host. Stay tuned for more insight into health matters same time next week. Tell a friend to tell a friend about *Speak Health* *with Delali*!

Bye-bye!

## Acknowledgements

Contributed by: Abena Dansoa Danso, scriptwriter, Eagles Roar Creatives, Accra, Ghana

Reviewed by: Delali Ed-Bansah, Physiotherapist, ShareCare Ghana

**Sources of information**

Interviews:

Kofi Tawiah, June 2018.

Madam Beatrice Washington, June 2018.

Madam Akosua Fremah, June 2018

Mrs. Elizabeth, June 2018.

Mr. Otis Nkansah, Physiotherapist, Korle bu Teaching Hospital, Accra, June 2018.

Isaac Opoku, August 2018.

Ama Okoyie, August 2018.

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