Stroke Treatment Cost Analysis

Illinois Medicare Coverage Comparison 2025-2026

Average Stroke Treatment Costs in Illinois

Total Estimated Average Cost: $20,000 - $45,000+

Cost Component	Details
1. Ambulance Transport	ALS: $0-$1,900 (residents), $433-$2,587 (non-residents) BLS: $587 (residents), $732 (non-residents) With insurance: $50-$500 out-of-pocket
2. Hospital Stay	Average total: $20,396 - $43,652 Per day average: about $3,025 Median cost: about $4,408
3. Intensive Care Unit	Day 1: $6,667 - $10,794 Days 2-3: $3,496 - $4,796 Day 3+: $3,184 - $3,968 per day
4. Radiology/Imaging	About 19% of total hospital costs; CT, MRI, CTA; 91% of stroke patients need imaging
5. Room Charges	About 50% of total hospitalization costs
6. Medical Management	About 21% of hospital costs; medications about $5,000+ in first year
7. Nursing Care	About 63% of daily care costs (included in room charges)
8. Rehabilitation	Acute phase about 7% of hospital costs; first-year therapy $11,000+
9. Physician/Surgeon Fees	ER physicians, neurologists, surgeons (billed separately)
10. Laboratory Tests	Blood work, coagulation studies, cardiac enzymes

First Year Total Recovery Costs: $17,000+
Includes hospital stay, rehab, therapy, medications, and follow-up care

Medicare Coverage Basics

ge Item	Medicare Part A	Medicare Part B
ible (2025)	$1,676 (first 60 days)	$240 annually
overage	Days 1-20: $0; Days 21-100: $209.50 per day	N/A
y Coverage	N/A	80% covered; you pay 20%

Plan Comparison: Stroke Scenarios

Scenario 1: Typical Stroke (6-day hospital stay)

AARP Medicare Advantage IL-8	
Ambulance (ground)	$275
Emergency room	$0
Hospital (6 days @ $295)	$1,770
CT/MRI scans (2 @ $260)	$520
Lab tests	$0
Diagnostic procedures	$50
Acute rehab (3 sessions)	$90
Medical Out-of-Pocket	$2,705
Annual premiums	$0
YEAR 1 TOTAL	$2,705

Medigap Plan G	
Monthly premium ($191.55 x 12)	$2,298.60
Part B deductible	$240
Ambulance	$0
Hospital Part A deductible	$0
All other copays/coinsurance	$0
CT/MRI scans	$0
Lab tests	$0
Rehab therapy	$0
YEAR 1 TOTAL	$2,538.60

Medigap Plan G is $166.40 CHEAPER for Scenario 1

Scenario 2: With Skilled Nursing Facility (SNF days 21-30)

Cost Item	Medicare Advantage	Medigap Plan G
Hospital costs (from Scenario 1)	$2,705	Covered in premiums
SNF days 21-30 ($218/day)	Capped by max out-of-pocket	$0
Maximum out-of-pocket cap	$2,900	N/A
Annual premiums	$0	$2,298.60
Part B deductible	N/A	$240
YEAR 1 TOTAL COST	$2,900	$2,538.60

Medigap Plan G is $361.40 CHEAPER for Scenario 2

Scenario 3: Severe Stroke (Extended hospital + SNF + extensive therapy)

Cost Item	Medicare Advantage	Medigap Plan G
No matter how high costs go...	Capped	All covered
Maximum out-of-pocket	$2,900	-
Annual premiums	$0	$2,298.60
Part B deductible	N/A	$240
All other costs	Covered by cap	$0
YEAR 1 TOTAL COST	$2,900	$2,538.60

Medigap Plan G is $361.40 CHEAPER for Scenario 3

Ongoing Therapy Costs (Months 2-12)

Plan	Therapy Costs	Example (40 visits)
Medicare Advantage IL-8	$30 per PT/OT visit	$1,200 total (counts toward $2,900 MOOP)
Medigap Plan G	$0 (covers 20% coinsurance)	$0 (after Part B deductible already paid)

Note: Physical therapy (PT) and occupational therapy (OT) sessions at 2 visits per week for 20 weeks equals 40 visits.

Key Differences Summary

Factor	Medicare Advantage IL-8	Medigap Plan G
Monthly Premium	$0	$191.55
Annual Premium	$0	$2,298.60
Maximum Out-of-Pocket	$2,900	$2,538.60*
Network Restrictions	YES - must use network	NO - any Medicare provider
Referrals Needed	YES - for specialists	NO
Cost Predictability	Capped but copays add up	Very predictable
Best For	Healthy years, routine care	Peace of mind, serious illness

* $2,298.60 premiums + $240 Part B deductible = total maximum you would pay for the year

Bottom Line Conclusions

For Stroke Treatment in Illinois:
1) Medigap Plan G is likely CHEAPER by $166 - $361, despite higher premiums.
2) Plan G offers better financial protection - you know exactly what you will pay ($2,538.60 maximum).
3) Plan G offers complete freedom - any doctor, any hospital, no referrals needed.
4) Medicare Advantage has a cap (here $2,900), but Plan G protects you better at $2,538.60.

Critical Advantage of Plan G for Stroke:

No network restrictions means you can see top neurologists and stroke specialists at any hospital without worrying about in-network status during an emergency. Time is critical in stroke treatment - every minute counts.

Analysis prepared October 2025 | Based on 2025-2026 plan year data