

Catastrophic Finances

Catastrophic Injury Costs According to the Christopher & Dana Reeve Foundation

- . Low Tetraplegic (C4-C8) - \$113,000 per year:
 - . First Year: \$300,000 - \$1,000,000 for surgeries, ER care, intensive care unit, medical assessments, medications
 - . Second Year and Beyond: \$42,000 - \$200,000 for hospitalizations, rehabilitation centers, physical, occupational, and exercise therapies and equipment, home modifications, in-home aides and caregivers
- . Expenses Promised by Mutual of Omaha yet continue to be denied:
 - . Out of Pocket Costs:
 1. Accessible Van - \$75,000 +
 2. Power Wheelchair - \$60,000 +
 3. Physical Therapy - \$17,000 + annually
 4. Medical Supplies and Products - \$3,000 - \$5,000 annually
 5. Home Modifications - \$50,000 - \$250,000
- . Unplanned but necessary sacrifices:
 1. Because of 24/7 care requirements for quadriplegic student athletes, one parent will need to stop working to handle caregiving responsibilities.
 2. This will reduce family income by 50+ % for the balance of their lives, reflecting \$1-\$2,000,000 in potential loss of income.