

FAMILY CASE STUDY



Overview

- Boston-based family of four
- Father working full-time, mother working part-time
- Parents are college graduates and homeowners
- 18-month-old son diagnosed with stage IV neuroblastoma
- 6-month-old son



Treatment details

The severity of diagnosis required full-time medical attention and treatment at hospitals in both Boston and New York City.



250 total days spent in-patient/at day clinic



5 surgeries over the course of 1 year



Multiple infection-based procedures



Daily cranial radiation sessions



Continuous chemotherapy



6 trips to New York over 7 weeks

Financial expenses during treatment

Below is a breakdown of expenses accumulated during the family's journey through one year of cancer treatment.

PRE-DIAGNOSIS

\$135,000 Father's full-time salary

\$75,000 Mother's part-time salary, carried primary insurance policy

\$210,000 TOTAL PRE-DIAGNOSIS HOUSEHOLD INCOME

POST-DIAGNOSIS

-\$75,000 Mother resigns to care for her son

-\$58,828 Additional expenses during cancer treatment

\$76,175 TOTAL POST-DIAGNOSIS HOUSEHOLD INCOME

INCLUDING THE CANCER EXPENSES, THIS FAMILY LOST 64% OF THEIR HOUSEHOLD INCOME.

EXPENSES

COBRA PAYMENT: \$1,200/month -\$14,400

CHILDCARE: \$500/week -\$26,000
Sibling required full-time care due to extensive hospital stays

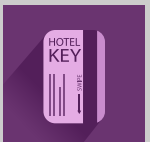
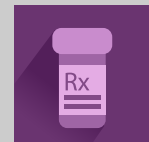
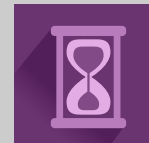
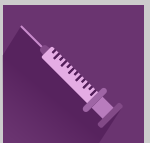
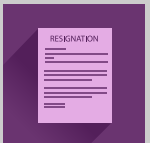
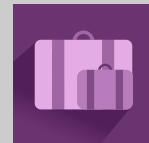
PARKING: \$8.00/visit -\$2,600
In-patient/out-patient dual-parent/family visits

PHARMACY: OUT-OF-POCKET COSTS -\$1,100

TRANSPORTATION
Medical mileage, lodging, gas -\$12,928

CO-PAYS
Physical therapy, home health care -\$1,800

TOTAL EXPENSES INCURRED: \$58,828



THE LOSS OF INCOME AND ADDITIONAL EXPENSES MADE IT IMPOSSIBLE FOR THIS FAMILY TO STAY ON TOP OF THEIR MORTGAGE, CAR PAYMENTS AND EVERYDAY BILLS DURING THEIR THREE YEAR BATTLE WITH CANCER.



*Financial Analysis based on 1 year of pediatric cancer treatment: Form 1040 Federal Tax Return Details

Family Reach is a 501c3 nonprofit organization dedicated to alleviating the burden of financial toxicity for families fighting cancer. 142 Berkeley Street, 4th Floor, Boston, MA 02116 • (857) 223-2764 • www.familyreach.org • info@familyreach.org