



# The Spinal Cord Injury Costs Guide

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## Introduction

Spinal cord injuries have an extraordinary and traumatic impact on the day-to-day life of survivors. Each year, an estimated [18,000 people](#) develop spinal cord injuries that affect their cognitive, sensory, and motor functions. More than [90% of spinal cord injuries](#) are a result of preventable accidents in the United States.

Motor vehicle accidents are the leading cause of spinal cord injuries, making up 38% of reported injuries, according to the [National Spinal Cord Injury Statistical Center](#). Falls make up 31% of these injuries, violence accounts for 14%, sports and other recreational activities make up 9%, followed by medical mistakes at 4%, and other/unclassified circumstances at 4%.

While we can't always anticipate life-altering events, understanding what to expect with a spinal cord injury can help you prepare for a new way of living. Not only will survivors of spinal cord injuries need to re-learn basic motor skills depending on the severity of the injury, there are financial burdens that become an important player as well. This guide serves as a helpful tool to navigate the costly effects of spinal cord injuries so you and your family can plan accordingly and adjust to a new lifestyle.



# Spinal Cord Injury (SCI) Medical Expenses

No matter the severity of the injury, spinal cord complications come with a hefty price tag. Frequently, the medical expenses associated with a spinal cord injury exceed a million dollars. An incoming bill that large requires careful planning as well as an understanding of where those charges are coming from.

Depending on the degree of physical impact and the amount of care needed, the total cost for medical expenses will differ between patients. There are many medical fees that families will be expected to pay after experiencing a spinal cord injury. Frequent costs include:

- **Spinal Surgery:** Frequently, spinal cord injuries require immediate intervention. The cost can vary depending on your surgery and state, but can range from \$20,000 to \$100,000.
- **Trauma Care:** According to [Critical Care Medicine](#), using a ventilator will cost an average of \$1,522 per day.
- **Rehabilitation:** The cost of physical therapy, occupational therapy, speech therapy, and mental health counseling will vary upon the severity of the SCI, but an [estimated \\$29,495](#) will account for these services.
- **Long-Term Care:** Some injuries will require [in-home assistance](#), which will cost between \$15 and \$30 per hour depending on the level of care needed.
- **Medical Equipment:** The cost can vary depending on your surgery and state, but can range from \$20,000 to \$100,000.
- **Medication:** Prescription medicines, including painkillers and antibiotics, will require you to pay between \$100 and \$300 every month.

The [Dana and Christopher Reeve Foundation](#) have highlighted some expected costs associated with two types of spinal cord injuries: [cervical](#) injuries leading to high tetraplegia and [thoracic](#) injuries resulting in paraplegia.

- High tetraplegia patients should budget roughly \$1 million for their first year of care. Medical costs for low tetraplegia are approximately \$769,000, whereas those for paraplegia are approximately \$518,000. An injury that results in any level of incomplete motor function will cost \$347,000 on average.
- You can expect expenses to decrease after the first year of care. Those with significant tetraplegia from spinal cord injuries spend roughly \$184,000 yearly compared to those with low tetraplegia, who spend about \$113,000. Paraplegia results in annual costs of roughly \$69,000, whereas having inadequate motor function results in lower annual costs of about \$42,000.



## Other Hidden Expenses for Medical Treatment

Medical expenses only make up a small portion of the cost of spinal cord injury care. While they are some of the most immediate fees, there are other aspects to take into consideration. Many patients require care that is not directly available to them, meaning unexpected travel fees that are necessary to receive adequate treatment. Day-to-day cost of living tends to add up quickly, only making the total expenses grow in order to receive the right level of care needed for spinal cord injuries.

### *Travel to Treatment*

Travel expenses are required in order for patients to receive the right level of care when it is not directly available. Some patients may need to fly to another state to meet with the right doctor. When it comes to traveling, the airfare, car rental, or ride sharing services will make up a decent amount of the hidden expenses for medical treatment.

#### *Airfare:*

A plane ticket to another state will be several hundred dollars per person. For multiple family members to travel and support the patient, the journey to the hospital can be more than \$1,000.

#### *Car Rental:*

Renting a car for a week can range from \$400 to \$700, depending on the city that you're in and the provider that you choose.

### ***Ride Sharing:***

Ride sharing apps, such as Lyft or Uber, are convenient ways to get around when you're in a hurry. However, these fees vary drastically depending on demand and distance that you will be traveling. Budgeting about \$2 to \$3 per mile is a good estimate for how much you will pay toward ride sharing apps.

### ***Tips for Drivers:***

If you choose to use a taxi or a ride sharing app during your travel, you'll also have to provide a few dollars as a tip.

## ***Lodging & Food***

After you arrive at your destination, you'll also need to consider the cost of hospital visits and hotel stays. Additionally, costs will add up for meals when you are unable to cook in your own home. All of this might total from hundreds to more than a thousand dollars depending on how long your stay is.

### ***Hospital Stay:***

A three-day stay in a hospital can cost about \$30,000.

### ***Hotels:***

Whether you are traveling for treatment, or family members are traveling to you for support, housing will be a necessity. You can expect to budget around \$125 per night for a hotel room.

### ***Meals:***

The cost of a meal will vary depending on where you are staying and what you choose to eat. Each day, you might need to pay \$75 per person for meals. Additionally, hotel and hospital vending machines tend to charge high prices for snacks, which will add to your daily expenses.

## ***Miscellaneous Daily Expenses***

Spinal cord injuries take time to treat, and adjusting to a period of intense care will have hidden daily expenses that you might not have anticipated beforehand. In addition to traveling costs and hotel expenses, there are other fees that you might not be expecting.

- Parking at airports and hotels can range from a few dollars to more than \$50 each day that you are traveling.
- When you're not at home, you might need to pay for ways to keep you and your family entertained. Local attractions will range in price, but an average of a movie ticket or museum entry is about \$10 to \$20 per person.

# Lost Wages and Earning Potential

Spinal cord injuries have a tremendous impact on daily living. No matter how old the patient is at the time of the injury, learning to maneuver through this tremendous change will be difficult. One large consequence of spinal cord injuries is the loss of earning potential. For SCI survivors, only 11.7% of people return to work after one year. After 20 years, 35.2% of survivors are employed.

According to [First Republic bank](#), the average income in America for 2022 was \$54,132. This data suggests that an individual with a spinal cord injury will face a loss in earning potential that exceeds a million dollars by the time that they choose to retire.

Taking time away from work is necessary for recovery, but it may have a significant impact on overall earnings. Not all companies will be able to continue to pay employees during their recovery. Spending money on new monthly treatment charges after experiencing a reduced income will lead to great losses overtime.



## Long-Term Expenses

Spinal cord injuries take a toll on the body, both mentally and physically. Addressing these new drawbacks will require long-term expenses to help with surviving a completely new lifestyle. When the main priority is to survive, the long-term and/or lifetime costs of spinal cord injuries aren't always obvious.

### *Mental Health Issues*

A lifestyle change such as a spinal cord injury means re-learning how to move through life. No matter the degree of injuries, there will be significant changes that require care to maintain a healthy state of mind.

With this change comes the loss of a previously comfortable lifestyle. [Grieving](#) this change is necessary, but isn't always easy. Mental health is important to consider when determining long-term treatment options. Meeting with a professional will assist with adjusting to major lifestyle changes, but can cost hundreds of dollars for each session.

## Other Long-Term Health Issues

Spinal cord injuries have long-term effects on the body that might lead to further medical complications. The emergence of health issues, like breathing and heart rate problems, will require additional care, meaning more long-term expenses to consider down the road.

After facing a spinal cord injury, the life expectancy of survivors decreases compared to individuals without this kind of traumatic injury. The younger the survivor is at the time of their injury, the higher their life expectancy is compared to those who suffer an injury at an older age. For those who face an injury at 20 years old, life expectancy is 20 years lower than those without spinal cord complications. For survivors of spinal cord injuries at 40 or 60 years old, the life expectancy rate drops significantly. Keep in mind that this rate varies according to the severity of the injury.



## Home Modifications & Equipment

Motor functions are significantly limited after suffering from a spinal cord injury. To accommodate this change, the environment requires some adjustments as well. An accessible environment is critical to navigate SCI recovery.

**Lift:** To get in and out of bed, a lift is needed for extra assistance. This costs between \$1,000 to \$3,000.

**Shower Chair:** Normal routines require changes. A shower chair might not be included with insurance, so costs can be close to \$3,500 for purchase and installation.

**Accessible Van:** Traveling from your home to therapy or doctors appointments will require transportation. A wheelchair-accessible van can cost nearly \$80,000.

**Ramps:** [Angi's List](#) reports that the installation of a wheelchair-friendly ramp can cost between \$1,016 to \$3,237.

# Valuations of Your Potential Lawsuit

When recovering from a spinal cord injury, you will not only need to adjust to an entirely new lifestyle, but you will also need to spend thousands of dollars overtime to return to your life. Taking legal action might help you recover some of the expenses put toward treatment. Lawyers only consider the financial value of spinal cord injury cases. Some aspects to consider include:

- Emotional suffering and physical pain as a result of a spinal cord injury
- The ability of the other party to cover your damages
- Lost wages and earning potential
- Medical, travel, and long-term living expenses
- Court expenses, such as the cost of hiring an expert witness



**This guide should provide insight into the associated costs with spinal cord injuries. Recovering from such a traumatic injury has more than just physical implications. The last thing you want to be thinking about is how to finance the added expense of spinal cord injuries. Legal action might be the right step to take to help get your life back on track.**

**To learn more about the qualifications for legal intervention after a severe spinal cord injury, reach out to our team now!**



For Advice Call:

**(877) 336-7192**

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