

GROUP ACTIVITY

Cost Analysis of Injury: Sam's Scenario

OBJECTIVE

To gain a realistic snapshot of the way injury can change and impact someone's life financially and disrupt many of their planned milestones.

MATERIALS

- Sam's scenario
- Cost analysis of injury handout

TIME

40 minutes

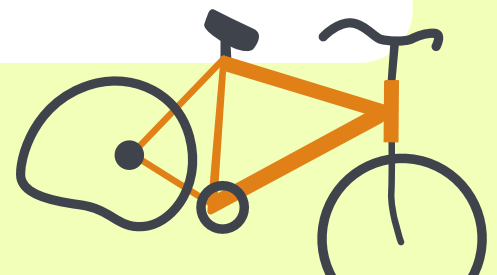
SAM SCENARIO

Sam's Bio:

Sam is a 17-year-old student currently in grade 12., an A level student with plans to attend University next year. Hobbies include – gaming, making funny videos with friends and soccer (plays for the school team and hopes to make the varsity at University next year)

Sam's Injuries:

- Sam was admitted to the trauma centre yesterday after being hit by a car turning right while riding their bicycle.
- Sam has a brain injury - Sam was confused at the scene and currently has issues with memory as well as dizziness and nausea with any attempts to move.
- Left wrist scaphoid fracture - seen by the plastic surgeons who performed surgery. They have been fitted with a splint to restrict movement at wrist and thumb with order for no weight placed on the left hand.
- Broke right femur - seen by orthopaedics who performed surgery. Fitted with a cast and boot to restrict movement.



SAM SCENARIO - CONTINUED

- Multiple right sided rib fractures - seen by general surgeons. Treated with pain medication.
- The hand splint and cast boot are not covered and will cost Sam out of pocket \$40 and \$150.

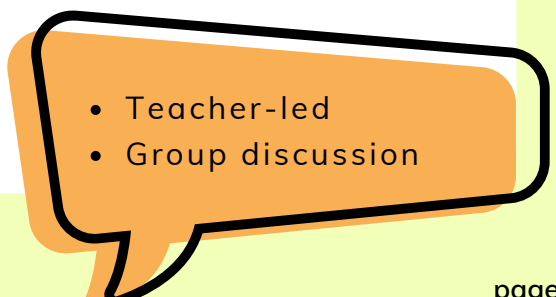
Treatment:

Broken bones take a minimum of 6 weeks to heal but more often restrictions to movement of joint and weight bearing can last for 3 months. Once the doctor lifts restrictions it may take several months to regain the ability to fully use the arm or leg that was injured. Pain and loss of movement at a joint along with weakness may mean that Sam will not return to soccer for at least a year. Complications can include infection of hardware and mal union of the broken bones. Mild brain injury symptoms may take several months to resolve with some individuals having symptoms that remain for a while.

Sam's New Reality:

Unfortunately for Sam they live in a multi-level home and their parents are unable to take extended time off work to help meet Sam's care needs. Sam is also struggling with short term memory, ability to concentrate and ongoing dizziness when attempting to move. For these reasons the Physiotherapist (PT) and Occupational Therapist (OT) have recommended Sam goes to a specialized rehabilitation facility for both brain and body. Alternatively, Sam may receive PT and OT treatments while living at home but must arrange to get to the facility or pay for the therapists to travel to Sam's home which will cost more money. This is not covered by the health plan. Some services are covered by a Government Health Insurance Plan but others require out of pocket expenses.

Equipment includes crutches (a gutter crutch is needed for the left arm - cost \$170.00), bath seat (\$50-60 to purchase), and a transport wheelchair (\$200 - 250) for moving around in the community (to/from appointments and school - if possible).

- 
- Teacher-led
 - Group discussion

SAM SCENARIO - CONTINUED

Injury Impact on Sam and their Family:

- Sam will not graduate with classmates and will need to return to school for another year.
- May require new accommodations to ensure success in school (if memory and concentration remain an issue).
- Will likely not return to the physical level that allows them to compete at a university level for soccer.
- Ongoing issues with other hobbies (gaming now leads to headaches) and unable to work a part time job to save for school.
- Sam will also not be able to drive for an extended period of time due to their physical and cognitive impairments.
- Sam's family may have a loss of income if they need to take an extended time off from work to support Sam's recovery.
- Several out of pocket expenses for equipment and private therapists.
- Equipment may cost up to \$1000.00 in Sam's case. Private therapies are approx. \$120.00 per session given the need for specialization due to Sam's brain injury. This does not include travel expenses if treatment is being done at Sam's home.

Equipment list for Sam:

- Thumb spica splint (\$40)
- Air cast boot (\$150)
- Aluminum crutches (\$35/pair)
- Gutter crutch for left arm (\$170)
- Bath seat (\$50-60)
- Transport wheelchair (\$200-250)
- Toilet modification (versa frames \$60-100/raised toilet seat with handles \$60-100)
- Outpatient/home Physiotherapy (\$100, per session (30 min) + travel expenses*)
- Outpatient/home Occupational Therapy (\$120 per session (60 min) + travel expenses*)

***travel expense for therapist to provide treatment in home charge 0.50 cents per km traveled



COST ANALYSIS OF INJURY

SAM'S STORY

Sam is a 17 year old student currently in grade 12. They have plans to attend University next year and their hobbies include: gaming and soccer. They were admitted to a trauma centre after being hit by a car turning right while riding their bike. They have a mild brain injury, multiple broken bones and is in a lot of pain. Sam is treated and allowed to go home after spending 2 weeks in the hospital however, life has changed immensely! They will need to defer school and not graduate with their classmates. Sam must purchase **all equipment** on the list below prior to going home. Their parents are unable to take extended time off work to help meet Sam's care needs. Sam is also struggling with short term memory, ability to concentrate and ongoing dizziness when attempting to move. For these reason it is recommended that Sam has both Physiotherapy and Occupational therapy treatment twice a week. Unable to work a part time job to save for school and pay for general life expenses, Sam will need to go on disability and will only have an **allowance of \$1,000** a month. Sam will not be able to drive due to their physical and cognitive impairments and will have to depend on public transportation to get to appointments and to go out. Sam's family may have a loss of income if they need to take extended time off from work to support Sam's recovery and or make any home accessibility modifications.

MONTHLY SERVICES EXPENSES

CELLPHONE BILL \$70

TRANSPORTATION COST \$200

BANDAGES/ MEDICAL SUPPLIES
\$25

ENTERTAINMENT \$100

FOOD \$300

PHYSIOTHERAPY \$100/SESSION

OCCUPATIONAL THERAPY
\$120/SESSION

EQUIPMENT EXPENSES

AIR CAST BOOT \$150

ALUMINUM CRUTCHES \$35/PAIR

GUTTER CRUTCH FOR LEFT ARM
\$170

TRANSPORT WHEELCHAIR \$250

TOILET MODIFICATION W/
HANDLES \$100

BATH SEAT \$60

THUMB SPICA SPLINT \$40



COST ANALYSIS OF INJURY

SAM'S STORY

NAME:

SET EXPENSES: \$805

ALLOWANCE: \$1,000

Task: Consider the monthly allowance of \$1,000 and determine what services Sam is able to afford during their time of rehabilitation. Keep in mind that it is recommended that Sam receives physio and occupational therapy twice a week along with needing to get to their sessions without the help of their parents.

SERVICES LIST

COST

TOTAL EXPENSES	