Overview

- Metro Detroit, Michigan area family of five
- Father has Bachelor’s degree, works full-time; mother has Master’s degree and worked full-time at time of diagnosis
- Homeowners
- Three children ages 9, 8 and 5
- Mother initially diagnosed with breast cancer in 2015, and again in 2019 with stage IV breast cancer and secondary bone cancer

Treatment Details

The severity of diagnosis required medical attention and treatment in both Detroit and Ann Arbor.

- 90+ doctors appointments and blood draws
- Post-surgery hospitalization due to infection
- 12 rounds of chemotherapy
- 8 surgeries in 12 months
- 20 rounds of radiation
- 18 trips to Ann Arbor for treatment

Financial expenses during treatment

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

**TREATMENT-RELATED EXPENSES**

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>SECOND HEALTH INSURANCE DEDUCTIBLE — met two deductibles due to insurance changes related to loss of benefits</td>
<td>$4,500</td>
</tr>
<tr>
<td>TRAVEL/TRANSPORTATION — Medical mileage, parking, gas</td>
<td>$1,280</td>
</tr>
<tr>
<td>OUT-OF-POCKET medical expenses</td>
<td>$6,300</td>
</tr>
<tr>
<td>CO-PAYS — for 90+ appointments</td>
<td>$3,750</td>
</tr>
<tr>
<td>PHARMACY — Out-of-pocket costs</td>
<td>$2,820</td>
</tr>
<tr>
<td>MISCELLANEOUS EXPENSES — Cosmetic procedures post-chemo</td>
<td>$400</td>
</tr>
</tbody>
</table>

**TOTAL EXPENSES INCURRED**

$19,050

**PRE-DIAGNOSIS**

- Father’s full-time salary: $57,000
- Mother’s full-time salary, carried primary insurance policy: $67,000

**POST-DIAGNOSIS**

- Father lost income: -$12,000
- Mother/patient reduced hours to part-time: -$31,000
- Additional expenses during cancer treatment: -$19,050

**TOTAL PRE-DIAGNOSIS HOUSEHOLD INCOME**

$124,000

**TOTAL POST-DIAGNOSIS HOUSEHOLD INCOME**

$61,950

The loss of income and additional expenses made it impossible for this family to stay on top of their everyday bills during their year-long battle with cancer.

Including cancer expenses, this family lost 50% of their household income.

New Day Foundation for Families is dedicated to creating a world where no family experiences the financial and emotional burden of cancer alone.

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