

# DISABILITY

## KNOW THE FACTS

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What are  
the chances?



What are the  
financial implications?



Being prepared for  
the unthinkable



# WHAT ARE THE CHANCES?

Few of us can imagine what it must be like to find out that we will never walk again, or that we have lost our eyesight or a limb. Or that we cannot do even the most basic of tasks – such as bathing, getting dressed or making a cup of coffee. If we have learnt anything during COVID-19, it is that life can change in an instant. We insure our homes, our cars, our possessions – why not our bodies?

## ACCIDENTAL DISABILITY IN SOUTH AFRICA

The World Health Organization lists these examples of injury-related impairments resulting in disabilities:

- Physical and/or cognitive limitations due to neurotrauma
- Paralysis due to spinal cord trauma
- Partial or complete amputation of limbs
- Physical limb deformation resulting in mobility impairments
- Psychological trauma
- Sensory disability such as blindness and deafness

Most accidental disabilities happen as a result of human error – car accidents, work accidents and, unfortunately, violent assaults.

“ 141 people between the ages of 18 and 65 are permanently disabled every day. ”

According to a 2013 study done by True South Actuaries and Consultants, approximately 141 people between the ages of 18 and 65 are permanently disabled every day, of which 22 are as a result of car accidents. **(Arrive Alive reports approximately 17 000 road deaths per year in SA).**

Also, take into consideration our country's high crime rate. Home invasions, car jackings and muggings are often accompanied by violence, and many people, when injured in these traumatising experiences, are left with physical injuries that affect their bodies for the rest of their lives.

A permanent disability has a disastrous effect on a person physically, psychologically and economically.

Consider how your life would change: You might not be fully mobile anymore, you might need someone to drive you where you want to go. At home, you might need to do alterations to ensure you can live comfortably by installing ramps, rails or other devices. Your spouse might need to quit their job to take care of you or if you could afford it (or do not have anyone to care for you), you might have to employ a nurse or possibly even enter into a home where you can receive the care you need. And what about your job? Will you still be able to perform your duties with this particular disability? Where will you find the money that is needed to live?



# THE COST OF LIVING WITH A DISABILITY

There are extra costs of living with a disability that one does not account for when the unfortunate accident happens. This includes higher medical expenses, personal assistive devices as well as modified transport or housing.

One might argue that the state will provide some relief, but when you take into consideration that in South Africa, the maximum pay-out for a disability grant is only **R1 860** per month (as from April 2020) if you meet the necessary criteria, it is apparent that it will not nearly be enough.

Here are some of the extra costs you might expect to cover should you become permanently disabled:

## 1. PROSTHESIS

A prosthetic knee can cost between **R500 000** and **R900 000**, with cheaper options (and lower quality options) costing around **R65 000**. A prosthetic foot (1 unit) can cost between **R20 000** and **R45 000**, and the socket, which is believed to be the most important part, can cost up to **R90 000**.

These costs are not a once off and will have to be replaced every 2 to 5 years. This does not include the silicone liners, the barriers between the limb and the prosthetic socket, which cost between **R5 000** and **R12 000**, and needs to be replaced at least once a year.

## 2. WHEELCHAIRS

Wheelchairs are typically covered by medical aids, although if you want a top of the range wheelchair you may need to pay in.

A very basic wheelchair can be bought for about **R3 000**, but wheelchairs should ideally be custom built to fit each user, and can price between **R50 000** and **R60 000**, with replacements as often as every three years.

Injuries from wheelchairs also occur more frequently when wheelchairs are not maintained and repaired, and they must be serviced regularly. The hourly cost of servicing a wheelchair is around **R650** for a power model and **R400** for a manual model.

## 3. HOME ALTERATIONS

Depending on your disability, your home might need several alterations to accommodate your needs. To name but a few:

### In the kitchen:

- Kettle tipper: from **R900 – R1 600**
- Talking combination oven: approximately **R10 000**
- Talking digital clock: from **R400 – R1 200**

### In the bathroom:

- Motorised bath lift: from **R11 850**
- Bath chair: from **R690 - R3 300**
- Raised toilet seat with handles: from **R650 - R2 500**
- One fold-down paraplegic rail: from **R3 800**



# THE COST OF LIVING WITH A DISABILITY

## In the bedroom:

- Electric section bed: from **R22 000 – R30 000**
- Bed rails: from **R790 – R1700**

## 4. TRANSPORT

This is one of the biggest costs of becoming disabled, whether you are using public or private transport. It is estimated that you could expect to pay **R25 550** per year for special transport and daily commutes.

A wheelchair accessible vehicle can cost anything between **R150 000** and **R700 000** and modifying your vehicle to hand controls will cost over **R120 000**, and an electric wheelchair carrier on the back of the car could cost **R24 000**. Employing a full-time driver will cost you about **R8 000** per month.

## 5. ADDITIONAL MEDICAL EXPENSES

It is difficult to put a price tag on the additional medical expenses of an individual, as it greatly depends on the nature of the disability.

Put simply, if you had to receive weekly occupational therapy to treat your hand function, one session could cost you between **R800** and **R1 200**.

## 6. GETTING DRESSED

Basic tasks such as getting dressed become difficult when a person's flexibility and range of motion has been compromised by a disability. Special tools will enable someone to perform some functions.

- Handy reacher: from **R230 – R650**
- Dressing stick to pull your jacket around your back: from **R130**
- Sock aid to help pull your socks on: from **R230 - R330**
- Extra-long shoehorn: from **R190 - R250**
- Button and zipper hook: from **R140**

## 7. ASSISTANCE FOR THE VISUALLY IMPAIRED

Losing your sight completely or partially will mean that you will need some assistance in communication and everyday tasks. A braille computer can cost from **R70 000** and up. Other devices include:

- Talking digital watch: from **R890 – R1 200**
- Specialised magnifying glasses: from **R180** (for hand held) – **R1 300** (for a floor standing magnifying glass)

## 8. ASSISTANCE FOR THE HEARING IMPAIRED

Hearing aids are typically covered by medical aids, subject to limits, and a basic model is offered by public hospitals. These range in price from **R5 000** to **R65 000**.



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A sign language interpreter will help a deaf person communicate in important meetings, for instance with your doctor or your bank. The cost can be as high as **R2 500** a day. Other devices that can improve your life:

- Extra loud alarm clocks: from **R1 390**
- Television headphones: from **R2 700 – R3 540**

## 9. PREVENTION OF PRESSURE ULCERS

A very common complaint of the disabled is pressure ulcers and treatment can cost between **R17 500** and **R200 000**. In order to prevent these ulcers from forming, special mattresses and cushions are needed:

- Knee spacer cushion: from **R270**
- Knee raiser cushion: from **R799**
- Memory foam pillow: from **R599**
- Anti-bedsore mattress: from **R3 500 – R12 000**

## 10. PERSONAL CARE ITEMS

It is estimated that a disabled person spends about **R2 000** on incontinence products, such as adult nappies, catheters and urine bags.

## 11. CAREGIVERS

In some cases, the disabled person might need assistance from a nurse in their home. These costs are dependent on the services the nurse needs to perform and the hours that are required. This is basically employing a person (a monthly salary expense).

## BE PREPARED FOR THE UNTHINKABLE

Your health is vulnerable and more valuable than your car or home. It comes as no surprise that it would make sense to insure yourself against permanent disability. In fact, it is absolutely crucial if you have people who depend on you.

The purpose of disability insurance is to provide you with a financial safety net if you are unable to earn an income and/or cannot perform normal day-to-day functions anymore. By planning for the unthinkable, you might just ensure that you and your loved ones can more easily adapt to a life-changing disability.

## **SOURCES:**

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