**Health/Medical Expenditure comparison**

**Lifetime medical expenditure** – DOES include – Hospital and nursing home stays, co-pays & deductibles, doctor visits, dental, hearing, vision & drugs. It does **NOT** include health insurance spending

* 1. Life expectancy
     1. Male – 76 years
     2. Females – 81 years

Males Total Medical expense - $268,700/ 76 years = $3535/ year of life

Females Total Medical expense - $361,200/ 81 years = $4459/ year of life

Males Total Lifetime Chiropractic expense - $117,510/ 76 years = $1546/ year of life

Females Total Lifetime Chiropractic expense - $125,010/ 81 years = $1543/ year of life

**Constant for both scenarios - Health Insurance Spending average in 2020**

Individual - $456/ month = $5,500/ year of life

**Lifetime Chiropractic Comparison**

* Initial Care – 6 months - approx. $ 3,140.00
* Corrective Care – 12 months – approx. $ 2,620.00
* Wellness Care – 12 months – approx. $ 1,500.00

1st 2 ½ years of care - $ 7,260.00

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Medical Expenses | | Chiropractic Expenses | |
|  | Male | Female | Male | Female |
| Life Expectancy Total | $268,700.00 | $361,200.00 | $117,510.00 | $125,010.00 |
| Approx./ year | $3,535.00 | $4,459.00 | $1,546.00 | $1,543.00 |
|  |  |  |  |  |
| Lifetime Total Savings |  |  | $151,190.00 | $236,190.00 |

**Male – 76 years – 2.5 years = 73.5 years Female – 81 years - 2.5 years = 78.5 years**

73.5 x $1500.00 = $110,250.00 78.5 x $1500.00 = 125,010

$110,250 (73.5 yrs) $117,750 (81 yrs)

$ 7,260 (2.5 yrs initial) $ 7,260 (2.5 yrs initial)

= $117,510 or $1,664/ year = $125,010 or $1543/ year

**Male lifetime savings of $151,190.00**  **Female lifetime savings of $236,190.00**