

Girl's birth defect exacts financial toll

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Since their Katelyn was born five years ago, Cheryl and Christopher Woodley have known the stress of rearing a child with special medical needs.

The couple amassed about \$40,000 in debt from the extensive treatment Katelyn needed as a baby. The recession has multiplied the stress, as circumstances and additional medical bills pushed them to the brink of loan default on their Modesto, Calif., home last month.

When talks with their lender went nowhere, the family, which includes Ian, 12, and Hannah, 9, moved into a rental home.

The timing is bad with Katelyn scheduled for another surgery next month at a Cincinnati hospital that specializes in treating her rare birth defect. Katelyn has cloacal anomalies, a deformation that tangled the orifices of her lower body and makes her incontinent.

The parents maxed out their credit cards paying for medicine, insurance co-payments and travel expenses incurred from numerous surgeries to rebuild her urinary and rectal tracts. The Woodleys took out a second mortgage to purchase appliances for their home and cover other medical bills, pushing their total house payment to \$2,300 a month.

Christopher is a telephone company technician and Cheryl worked at a preschool to help with the monthly payments, but she had to quit after Katelyn started kindergarten at Sherwood Elementary School in Modesto in the fall, she said. The after-school program didn't have a nurse to

catheterize Katelyn every day.

Without the extra \$1,200 a month, the Woodleys were unable to keep up with the mortgages. The family owed \$390,000 on a house worth \$190,000.

"We are starting over," said Cheryl, who was feeling blue last week. "We have a St. Jude's candle lit in Katelyn's room. He is the patron saint of lost causes. I don't think Katelyn is a lost cause, but sometimes I think we are."

'RUNNING OUT OF IDEAS'

The parents aren't sure how they'll pay for taking Katelyn to Ohio for the Feb. 19 surgery, or how they will pay for airfare, lodging, food and medicine. They will need a hotel until they can get into the Ronald McDonald House near the hospital. Their insurance requires higher out-of-state co-payments for prescriptions if Katelyn needs antibiotics or pain medication.

Friends have held fund-raisers and donated to defray expenses for previous trips to Cincinnati when Katelyn was 3 and 4 years old. But people are feeling tapped out these days.

"I am running out of ideas," Cheryl said. "I have even thought of holding a garage sale to sell the furniture."

Cheryl, Katelyn and possibly other family members will make the trip depending on their resources. Since her mother died a few years ago, Cheryl has not had as much family support.

During the operation, doctors will make an incision near Katelyn's belly button and construct a system for flushing out her bowels every day so

she doesn't require enemas. After the surgery, she will have a tube through the appendix and coming out of a port in the belly button.

The tube will be removed a few weeks later. Parents and patient will be taught to pass the tube through the port to wash out her bowels.

When she's at school or playing with friends, no one will be able to see the port, so Katelyn will be able to engage in physical activities, including swimming, without embarrassment.

The girl will miss six to eight weeks of kindergarten, but that doesn't worry the Woodleys. Despite spending a lot of time in hospitals during her early years, Katelyn's school work is well above the bar.

"She is really doing well," Cheryl said. "We joke that all of the anesthesia is the reason why she's so smart."

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