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Financial Impact of Medical Designation on PTSD Patients

a. *Individuals on a Fixed Income or Who Are Low Wage Earners Have Difficulty Achieving a Living Wage*

- A veteran with no spouse or dependents who is 90% disabled receives \$1,743.00/month in VA benefits.¹ The same veteran with a 100% disability determination receives \$2907.00. These benefits are tax-free.
- A veteran with a spouse and two children under the age of 18 who is 90% disabled receives \$2,027.00/month. The same veteran with a 100% disability determination receives \$3,269.00.
- Depending on individual circumstances, a forty year old non-veteran who earns \$24,000.00/year and becomes 100% disabled can expect to earn approximately \$1,00.00/month in SSDI benefits.²
- The MIT living wage calculator³ sets the pre-tax living wage for a single adult living in Denver, Colorado at \$22,436.00 (or \$19,316.00 after taxes). Adding children or other dependents significantly increases the amount of income required to qualify as a living wage based on the MIT calculator.
- The hypothetical veteran with 100% disability and no spouse or dependents earns more than what MIT considers a living wage in disability payments. The other individuals in the hypotheticals above fall below this level.

¹ See Veterans Compensation Benefits Rate Tables (effective 12/1/14), available at http://www.benefits.va.gov/COMPENSATION/resources_comp01.asp#BM03 (accessed Aug. 24, 2015). Numbers are rounded to the nearest dollar.

² This example is based on the Quick Benefits Calculator available at <http://www.ssa.gov/OACT/quickcalc/index.html> (accessed Aug. 24, 2015)

³ <http://livingwage.mit.edu/counties/08031> (accessed Aug. 24, 2015)



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b. There Are Drastic Price Differences in the Medical v. Recreational Markets

- An individual suffering from PTSD who uses medical marijuana as their primary medicine to treat PTSD symptoms might reasonably expect to spend \$330.00/month on appropriate medical marijuana products.⁴ The same treatment regimen would cost approximately \$655.00/month on the recreational market.

Example PTSD treatment Compiled by Caregiver Robin Hackett:

THC products

- Promotes a full night of sleep
- Stopping night terrors
- Allow the patient to fall asleep quickly to avoid trigger thoughts and obsessive replay of traumatic events

Cannabidiol (CBD) products

- Anti-anxiety
- Anti-inflammatory
- Creating an overall sense of calmness
- Helps with trauma

A mood and stress-manipulating product for instant relief of anxiety.

- These product are used to adjust mood
- Emergency relief from a panic attack or flash back
- Allows the patient to calm down enough to deal with the stressor that is getting beyond their control.

Typical 1 month supply on medical market:

THC products

⁴ Data provided by Robin and Cheri Hackett, medical marijuana caregivers, entrepreneurs and founders of the Hackett Foundation.



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Edible	45.00
Smoked	140.00
CBD products	75.00
Manipulator	30.00
Total cost	290.00
Tax	39.88
Grand total	329.88

Typical 1 month supply recreationally sold

THC products

Edible	\$120.00
Smoked	\$180.00

CBD products \$184.00 (note the best products are not available on rec and the less efficient products are double the cost)

Manipulator	45.00
Total cost	529.00
Tax	125.64
Grand total	654.64

As an example, imagine a veteran with no spouse or dependents who has received a 60% disability determination due to PTSD. He receives \$1,059.00/month in VA benefits. Lingering effects of PTSD make it difficult to hold down full time employment, and so he works about twelve hours a week, earning about \$10.00/hour. This brings his after-tax



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income to approximately \$1,500.00/month. There is effectively no way that this individual could afford appropriate treatment on the recreational marijuana market.

This hypothetical assumes that the patient could purchase all strains of medical marijuana on the recreational market. In practice, many of the most effective strains for treating PTSD are only available on the medical market due to limited availability and limited demand on the recreational market.