

BENEFITS CORNER



Mitch Michener
Evergreen Benefits
Group, LLC

The Key to Lower Costs— YOU

Health care and, therefore, health insurance are very costly today. We have all seen our premiums rise and more of the up-front cost of care shifted to us in the form of higher deductibles and copays. The body politic and society at large are very concerned about the sustainability of the current “system.” As the 2008 national election looms, the debate about what changes could or should be made will reach a fever pitch. Left out of most of the discussions is what is the root cause of ever-increasing costs and premiums? I would argue that it is a simple case of economic supply and demand.

We as a society are as unhealthy as we have ever been as measured by obesity, hypertension, and other measures. This has caused an unprecedented rise in our demand on health care services, which would include all levels of care, pharmaceutical to hospitalization. Our increased demand, typically for the latest and greatest (read expensive) treatment, has led directly to the increased premium costs to finance our care.

Here are some basic items to support this point of view:

- The obesity rate is well over 25 percent for America with some studies reporting that 1 in 5 children are now considered obese.
- The tobacco use rate appears to have stabilized at 25 percent of the population.
- The incidence rate of high blood pressure and elevated cholesterol continues to increase above the current historical high.
- The average annual number of prescriptions written per person per year has quadrupled in the past 25 years to over 10!

The downstream effect of these items leads

to higher incident rates of diabetes, heart disease, stroke, and other cardiovascular diseases. The incident rate for cancer is also increased. There is even the potential for higher incident rates for arthritis and other illnesses.

It is estimated that between 50 and 80 percent of all health care expenditures are directly related to “lifestyle” and therefore preventable causes. The total dollar cost would equate to \$800 billion to \$1.4 trillion per year. This means we are all paying more for not taking good care of ourselves! The president of the American Medical Association, Dr. William Plested, in a recent speech in Los Angeles, said, “The only way to reduce health care costs in the long run is to improve the health of the American people. While we cannot legislate a healthy lifestyle, we can make the doors to America’s emergency rooms 18 inches wide.” This may be a bit extreme, but the sentiment is certainly on target.

A good example of this might be the person who is diagnosed with high blood pressure and elevated cholesterol levels. This is a combination I routinely see. The individual is prescribed medications to control both of the symptoms. Many folks view this as a cure; they do not change their diet or exercise habits, but feel everything is fine. Controlling these conditions with medications is not a cure. Folks with these conditions are still considered to be at a higher risk level for the long-term downstream effects of stroke and heart attack.

A better course of action would be to work with your physician to ultimately be able to reduce dependence on, or eliminate entirely, the continued use of the medications. This can only be achieved through adherence to a change in lifestyle.

Another cause of high health care costs is the improper use of prescribed treatment. I am not referring to the improper writing of prescriptions by doctors, but the millions of U.S. residents who do not take their medications or treatments correctly or stop utilizing them altogether. A report released by the National Council on Patient Information and Education states the improper use and poor adherence to prescribed treatment plans could be costing the nation as much as \$177 billion per year. Just because you “feel better” does not mean that you are.

So what can be done to encourage the adoption of lifestyle changes? Employers and even some health plans are beginning to adopt policies and programs that would encourage an improved lifestyle. I am beginning to see the implementation of wellness programs, smoking cessation plans, health risk assess-

ments, and more active intervention/monitoring of disease management plans.

Even without support from your health plan or employer, you can start today to improve your lifestyle. This will eventually lead to lower health care and insurance costs for everyone.

Here are a few tips to assist you in achieving your lifestyle change goals, whatever they may be!

- **Write It Down.** Be specific and choose positive descriptions: “I want to reach a healthy weight for my height,” for example.

- **List Your Reasons.** Write down the effect your old habit had on your life and the impact your new routine will make.

- **Get Motivated.** Set smaller, intermediate goals—and choose quotes, music, and periodic rewards to inspire you.

- **Have Fun.** You’re more likely to continue doing something that you enjoy, so incorporate favorite foods or activities into your new, healthy life.

- **Praise Yourself.** Throughout the day, remind yourself that each step is one more toward your goal and give yourself credit.

- **Enlist Supporters.** Choose a few friends or family members to tell about your reasons and plans for change. Ask them for encouragement.

- **Plan for Challenges.** Decide ahead what you will do if you can’t follow your new routine on a given day. Let people know if their actions are undermining your plan.

Ultimately the key will be for all of us to improve our overall level of fitness and well-being. This will reduce the long-term costs of providing health care in our country. This means YOU are the KEY! ☞

Mitch Michener, RHU, REBC, can be reached at Evergreen Benefits Group at The Stone House Business Center. (303-670-0935) mitch@everben.com.

As printed in the August 2007 issue of
Colorado Serenity

