



# Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Baldwin Krystyn Sherman Partners

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## CHRONIC CONDITIONS AND HEALTH CARE COSTS

It's no secret that health care costs are rising at a steep rate. For the first time in history, national health spending is projected to exceed \$10,000 per person in 2016—and this number is only expected to increase each subsequent year.

There are many factors contributing to the rise in health care costs, such as increased utilization and consumer demand and the growing costs of prescription and specialty drugs. However, these factors play only a small role in causing health care costs to rise. According to the U.S. Centers for Disease Control and Prevention (CDC), treating chronic conditions accounts for a staggering 86 percent of the nation's health care costs.

This statistic, especially when combined with the fact that nearly half of all American adults have at least one chronic condition, is exceedingly alarming. However, the good news is that there are many simple strategies you can take to prevent or lessen the severity of chronic conditions. Read on to learn more about what you can do to stay healthy.

### Common Chronic Conditions

Among the most common chronic diseases are heart disease, stroke, type 2 diabetes, obesity and arthritis. Although genetics may be a contributing factor, unhealthy habits like a lack of exercise, tobacco use and poor nutrition are oftentimes the main reasons for developing these chronic health problems.

### Heart Disease and Stroke

Heart disease is a lifelong condition and can include any type of disease of the heart or blood vessel system. Having heart disease increases your likelihood of suffering a heart attack or a stroke or developing additional chronic diseases.

On average, Americans suffer 1.5 million heart attacks and strokes each year and cost the United States more than \$316 billion each year in health care expenses. Luckily, they are among the most preventable chronic conditions.

### Type 2 Diabetes

Type 2 diabetes is the most prevalent type of diabetes among Americans. Diabetes is a disease that causes blood glucose (sugar) levels to be higher than what is considered healthy. Unlike type 1 diabetes, also known as juvenile diabetes, people with type 2 diabetes make insulin but are unable to process it correctly.

Because of this, individuals with diabetes have to purchase special medicine and tools to manage their condition. According to the American Diabetes Association, treating diabetes and prediabetes costs over \$322 billion per year. In addition to higher medical costs, having diabetes puts you at higher risk for other serious health conditions like gum disease, glaucoma and kidney disease. Similar to heart disease and stroke, type 2 diabetes is largely preventable.

### Obesity

Obesity is a complex disorder characterized by excessive body fat and having a body mass index (BMI) equal to or greater than 30. It's estimated that over one-third of U.S. adults are considered obese. Obesity is often tied to poorer mental health, other chronic conditions like diabetes and heart disease, and overall reduced quality of life.

The United States spends over \$147 billion each year on medical care for obesity. Comparatively, the indirect costs of obesity, which include lost productivity and workplace absenteeism, are high, ranging from \$3.38 to \$6.38 billion each year. If proper measures are not taken, this condition will continue to drive health care costs.

### Arthritis

Arthritis is not a single disease, but instead a term that is used to describe joint pain or joint disease. There are currently over 100 different recognized types of arthritis in the United States affecting 52.5 million Americans. The National Health Interview Survey cites arthritic conditions as the most common cause of disability in the United States.

Treating arthritis often involves prescription and specialty drugs—two things that come at a high expense. For example, biologic drugs, which are typically prescribed for treating rheumatoid arthritis, cost about \$1,000 to \$3,000 per month. Even after insurance, the cost of treating arthritic conditions adds up quickly.



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### Prevention Tips

Experts suggest that in 90 percent of cases, chronic conditions could have been prevented with proper lifestyle changes.

Some of these changes include:

- Avoiding tobacco
- Exercising regularly
- Maintaining a healthy weight
- Eating a healthy diet and limiting your intake of unhealthy foods
- Managing your stress
- Regularly checking your cholesterol and blood pressure
- Visiting your doctor for routine preventive care

### Summary

Chronic conditions account for a shockingly large part of U.S. health care costs. Implementing the above prevention tips can help you remain healthy, which will not only be beneficial for your physical health, but also for your financial health. In a time when health care costs are rising at a rapid rate, it is imperative that you do your part to keep chronic conditions at bay.