AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE

Benjamin Franklin's words seem so simple and perhaps even distant, but they are as powerful as ever when you tie them to today's health care environment. Over the past several decades, both our private and public sectors have looked exhaustively at the problem and somehow managed to miss the real problem...we are eating, drinking, drugging, smoking, sitting and isolating ourselves into very expensive deaths!

As employers, we have tried everything from raising the deductible, increasing the out-of-pocket, changing the costs of office visits. We've gotten a little closer to touching the problem with the introduction of Health Reimbursement Accounts and Health Savings Accounts.

But, let's look at the facts. We know that at the end of the day physicians and hospitals are going to charge a fee for their services and insurance companies are going to add on an administrative charge to process claims. But, when it is all said and done, an employer's health care costs are specifically tied to the overall utilization of health services by its employees.

So how do we change all of this? How do we start to look at the real problem and set a strategy in place to bend the curve of health care costs? We do it by putting a long-term health care strategy in place. That strategy is a clear replacement for the business as usual approach which typically means hoping that your rate increase isn't "too bad" this year. A long term strategy is a departure from the past and a real plan for the future.

[Continued on Back]

"An ounce of prevention is worth a pound of cure"

Benjamin Franklin

[Continued on Back]
AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE

The plan starts with the premise that the body and mind combined is the best health care system in the world. When in balance, research has shown human beings can live very long, productive, healthy and inexpensive (in terms of health care dollars) lives. For nearly 40 years the United States has undergone a substantial cultural shift in our population toward a very unhealthy balance between the mind and body. The shift has resulted in ever-increasing health care costs as well as significant incidences of chronic disease and mental illness.

A new culture or system based on integrative medicine and emphasizing disease prevention and health promotion is the only practical option for restoring the health of millions of Americans and the health of our economy. The present medical system of high-tech disease intervention, which costs the United States one sixth of all of the country’s revenues, is obsolete. In short, we need to change our thinking.

Is there a magic potion available?? Absolutely not!! It will require a partnership between you and your employee population. It will take a commitment to a long term strategy to change the culture of thinking as it relates to health care from reactive to proactive. With this profound change in thinking your employees will be energized. In addition to seeing the health care cost curve flattened, you will establish favorable trends as it relates to absenteeism and “presenteeism”, as well as a potential gain in your workers compensation experience.

The employer/employee partnership will pave the way to lay out a long term strategy to positively impact the overall health of your employees and the overall cost of your health care costs. The commitment to the strategy is the key to success because without it there is no escaping the renewal treadmill. The successful implementation and follow through of a thoughtful long term strategy will result in a healthier and more productive employee population.

As you know, every employee you hire is a risk to your organization, particularly as it relates to the expenditure of health care dollars. To mitigate that risk you need a plan that is suitable to your firm and is your specific strategy…one size does not fit all. Working in partnership, you can tackle the health care and accountability issue head on and create a dynamic work environment going forward, an environment that will yield unparalleled prosperity.

Obesity-related conditions include:
- heart disease, stroke, type 2 diabetes and certain types of cancer, some of the leading causes of death
- In 2008, medical costs associated with obesity were estimated at $147 billion; the medical costs paid by third party payers for people who are obese were $1,429 higher than those of normal weight
- Approximately 17% (or 12.5 million) of children and adolescents, aged 2-19, are obese
- Since 1980, obesity prevalence among children and adolescents has almost tripled