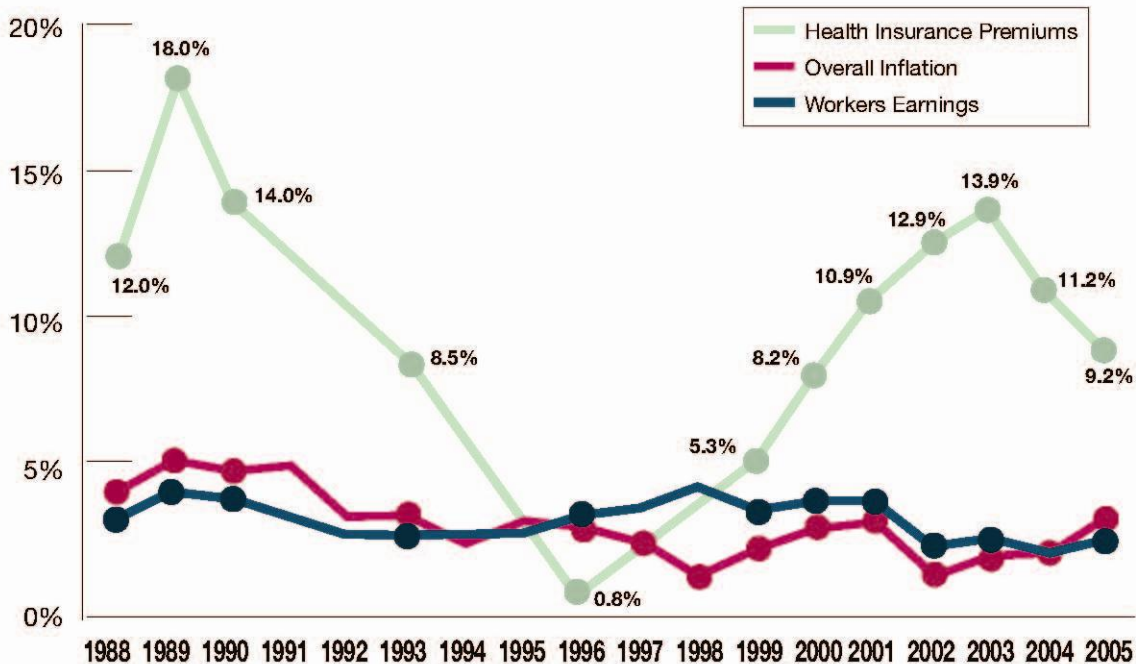


CHANGING THE WAY WE SEE HEALTH CARE

The real cost of health insurance is hidden from us if our employer pays the bill. They shield us from the real cost of health insurance. But as these costs have continued to outpace inflation, most employers had to pass some of the increased costs onto their employees.

Health Insurance Premiums vs. Other Indicators

The cost of health insurance has far and away outpaced the rate of inflation and workers' earnings over the past 2 decades.



Source: Kaiser Family Foundation, 2005

Contributing factors (to these cost increases):

- A large increase in prescription drug use.
- More frequent and expensive tests and procedures.
- New laws mandate new health insurance coverages.
- A large increase in the number of uninsured.
- US laws requiring hospitals coverage for all uninsured.
- Medicare and state hospital reimbursement below cost.

US Health Care: We spend more on health care than any other country (health care is 18% of our GDP)..

As our spending grew rapidly, disease rates climbed quickly with 42 nations have better health than the US.

- Overweight is a "chronic medical condition" here and surgery is often recommended by Doctors.
- Pharmaceutical advertisers tell us daily that their drugs can solve all our health concerns.
- Other Western countries ban these types of drug advertisements.

Researchers – Employers - Insurance Companies - Doctors React:

- Research confirms "**life-style choices**" determines health more than genetics or health coverage.
- "**Life-style Behaviors**" can turn on protective genes and turn off destructive ones (or the reverse).
- Wellness Programs reduce health costs and are offered by most large employers.
- Insurance companies promote wellness through diet, exercise and stress management.
- Doctors report even minor changes in behavior can have a large impact on health.

CHANGING THE WAY WE SEE HEALTH CARE

The Cost of an Unhealthy Lifestyle

A major reason for the surge in wellness programs is that employee lifestyle counts for a vast majority of health care claims costs.

- **87.5% of health care claims costs are due to an individual's lifestyle.**

Source: Indiana University-Purdue University, Fort Wayne (IPFW) Study, 2006



To reverse climbing health care costs and declining health statistics we need to change how we see health care. Better **“Life-Style Choices”** daily is the best health care we can give ourselves.

The Cost of Unhealthy Behavior

A great deal of research has been conducted on the excessive costs experienced by an employer when their employees live an unhealthy lifestyle. Studies conducted at Steelcase and Dupont exemplify this.

Although the costs for various lifestyle behaviors, such as smoking and obesity vary from company to company, the data clearly show risk factors are associated with extra costs.

Risk Factor	Steelcase ¹	Dupont ²
Smoking	\$285	\$960
Weight	\$222	\$401
Exercise	\$488	N/A
Alcohol	\$597	\$389
Seatbelts	\$196	\$272
Hypertension	\$327	\$343
Cholesterol	\$189	\$370

¹ American Journal of Health Promotion, 1991

² American Journal of Health Promotion, 1993

CHANGING THE WAY WE SEE HEALTH CARE

"Life-Style Choices"

The 5 Keys To Physical and Mental Health

- 1. Stress Management:** Stress is part of life. How we view that stress is directly related to how we manage stress. Our thoughts are key.
- 2. Exercise:** Exercise helps us manage stress, maintaining both our physical and mental health.
- 3. Diet:** The average US diet sets us up for illness and chronic disease. Up to 75% of the US population has some form of chronic disease – most linked to our diet.
- 4. Sleep:** Sleep repairs our cells and emotions and keeps us well. Lack of sleep lowers our immune system and invites illness.
- 5. Our Belief System:** Our thoughts are very important to our health. A strong belief system enables us to avoid poor choices and addictions that can harm us. It also gives us the strength to implement behaviors that heal and enhance our health.

Jack LaLane, who for years promoted diet and exercise as the road to health, was born in 1914 and is still in good health in 2009. Exercising 2 hours a day at age 94, he promotes healthy eating by selling blenders to "juice" vegetables which he has done daily most of his life.

*In an interview Jack said: "**Dying is easy – just do nothing.**"
Living is harder – you have to work very hard at it."*

- 1. Stress Management:** There is a direct mind-body connection. A 1969 Canadian financed research project on this connection lasted for over 10 years and found that 85% of all illness (even accidents) were caused or greatly influenced by how we react stress.

Two Stress Responses Identified (Both causing inflammation):

- A Fight-Flight Reaction: Used by our ancestors to escape from wild animals. An adrenalin rush enables us to quickly increase our heart and breathing rates and raise our blood pressure so we can attack quickly or run.
- A Shut-Down Reaction: Used by our ancestors to hide from wild animals. An individual may feel frozen by fear and unable to move. There is a decrease in the heart rate and blood pressure. Breathing rates slow down.

The inflammation connection: Research shows inflammation linked to most chronic health conditions including Heart Disease, Cancer, Diabetes, Arthritis, Alzheimer's and Auto-Immune disorders. Both stress responses can flood our body with chemicals that cause inflammation.

It takes our body up to 14 hours to fully recover from a full-blown stress reaction

CHANGING THE WAY WE SEE HEALTH CARE

“Life-Style Choices”

The Keys To Physical and Mental Health

- 2. Exercise:** It can also prevent illness and save lives. Research shows frequent exercise benefits both the body and mind. Without exercise we age faster and lose many of our mental and physical abilities.

A Stanford University study of aging runners showed regular jogging paid huge health dividends for older people. A 21 year study supports the extraordinary benefits of exercise. A health gap between the runners group and non-exercisers was huge. Over time, the increase in disability over this 21 year period was over 50% higher in non-exercising individuals than in the runners.

There was also a large difference in mortality rates between these 2 groups. Over 33% of the non-exercisers died by the 19th year of the study—only 15% of the runners had died. As this group approached 90, the disabilities grew much more rapidly in the non-exerciser group while many runners were still in good health and running into their 90's.

Those who started exercising late in life improved their health dramatically by taking up exercise. The key was to start slowly and never stop. Walking is a good way to start. Vary you speed to increase the strength of your heart. Add some weight training to keep your muscles strong and never stop and you will live in good health many years longer.

- 3. Diet:** There are foods that harm and foods that heal.

These are the Foods that heal and keep us well:

1. Fats—Fish and Flaxseed oils have the omega-3 oils that are essential to our health.
Called EFAs (essential fatty acids), without these oils in our diet we become sick.
 - These omega-3 oils are in coldwater wild fish, nuts, seeds, flaxseed oil, avocados.Fats—The best of the rest is Extra Virgin Olive Oil (1st cold pressed is best).
Palm and Coconut Oils are also said to work well in our bodies.
2. Fruits and Vegetables contain substances (phytonutrients) that fight:
 - a. Free radical damage that causes inflammation and chronic disease.
 - b. Inflammation itself--The cause of heart disease, cancer, diabetes, Alzheimer's, etc.
 - c. Invading bacteria, viruses and fungus (Plants help and support our immune system).
3. Spices that Heal: They come from plants and have special healing powers.
 - a. Garlic: Reduces inflammation and is a power blood-thinner.
Raw it fights bacteria, viruses, fungus, infections.
 - b. Cinnamon: Helps control blood sugar—use in oatmeal, coffee or tea (It helps metabolizes sugar)
 - c. Turmeric: A “miracle spice” reducing inflammation as much as anti-inflammatory drugs.
4. Fiber: An essential found in fruits, vegetables, whole oats, grains and brown rice.
5. Protein: Eggs, Fish (Cold water “wild” fish, not farmed Salmon or fish), Turkey / Chicken (white meat)
Pork (without fat) and Beef (smaller amounts-without lots of fat)
6. Supplements Slow Aging: A Multi-Vitamin; Extra B Vitamins, Folic Acid, C (1,000 mg or more daily),
D₃ (800 IU or more daily); E (400 IU - use natural mixed tocopherols); CoQ10,
Minerals (Selenium 200 mg. + others).

CHANGING THE WAY WE SEE HEALTH CARE

3. Diet: There are foods that harm and foods that heal.

Foods that harm: These are the **Foods harm:** The standard American diet is lacks the essential foods and fats that we need to stay healthy. The foods listed cause inflammation within our body and damage our cells. Over time they speed up aging.

- 1. Fats and Oils:** Processed oils and fats cooked at high temperatures harm our cells. Hydrogenated oils (trans-fats) cause free radicals damage harming our cells. Excess vegetable oils (Especially Corn oil) does the same damage.
- 2. Sugar / White Flour:** These products were not used in large quantities until after 1860. They are not natural products our bodies can handle well. Both cause free radical damage, inflammation and upset and change our body chemistry.
 - Flour is in sugar-free products, crackers and breakfast cereals.
 - High amounts of Sugar are in most fat-free products.
 - Sugar and/or flour is in all sweets (other than fruit) and packaged foods.

White rice and potatoes are also made of simple carbohydrates that immediately break down into sugar when eaten. They can cause the same problems as sugar itself.

All sugar not used by our cells immediately for energy is transformed into a fat (triglycerides) and stored in the body as fat or the fat circulated in our blood stream and makes up the a dangerous form of blood cholesterol (called triglycerides) that can easily be effected by free radical damage and will build up quickly inside our veins and arteries.

Sugar and flour products are addictive: Allergies and emotional disorders including Anxiety, . Depression and ADHD are caused by these products

3. Saturated fat in excess. We need saturated fat to help us build our cell walls. However, in excess as they are in the typical American diet, they cause heart disease. Excess saturated fat in our blood sticks together. These fats slow the flow of blood, block veins and arteries and stick to vein and arteries walls when oxidized causing heart and cardiovascular disease.

Eating large amounts of beef, dark meat in chicken or turkey, processed hot dogs, baloney, salami or other packaged meats all contribute to heart and cardiovascular disease. These foods raise our LDL cholesterol, cause overweight and make us sick.

Foods that harm have a profound effect on our body and mind. They have caused a large increase in heart disease, cancer, diabetes, arthritis, Alzheimer's and other chronic diseases. They also cause many emotional and mental problems.

Jack LaLane: Jack said he was addicted to sugar as a child. He said sugar made him him angry and violent. He was sick a lot and missed school often. His doctor even recommended he be removed from school to rest and regain his strength.

At this time he and his mother attended a lecture by Paul Bragg, a nutritionist who told Jack he was a human garbage can. After that meeting, Jack changed his life. He went on a strict diet and exercised daily.

The diet changed his life. His emotions were controlled quickly by the diet, changing his life. By age 18 he had a home gym in which he trained policemen and firemen in weightlifting and exercise. Known as a physical fitness expert, Jack said diet and exercise saved his life.

CHANGING THE WAY WE SEE HEALTH CARE

4. Sleep: We need 8 to 9 hours of sleep a night. Sleep reduces stress and replenishes our immune system and hormone balance. It decreases anxiety and depression and increases our energy. Without adequate sleep we are emotionally and physically exhausted and our immune system impacted, opening us up to illness and chronic diseases. Without sleep, we injure the immune system that protects us from physical and mental illnesses.

In 1950 people averaged 9 hours of sleep. Now many live on 6 hours or less.

The National Institutes of Health reports 16% of adults and 50% of seniors have trouble sleeping. Car accidents, injuries and chronic disease are caused directly by a lack of sleep.

Drugs are not a good answer: Drug Companies spend millions selling sleep aids that do not give us the deep sleep we need. Side effects include drowsiness, confusion and other serious side effects.

Natural Supplements can help:

Fish Oil (1-3 teas. 1 hr. before sleep)

Chamomile Tea: (1 hour before sleep)

Vitamin C (1000 mg buffered C at night.)

Honey or warm milk (Honey - 1 Teas. or less)

L-Tryptophan (At night - 1 cap. 500 mg.)

Magnesium Citrate (120 mg. at bedtime for worry/anxiety)

Melatonin: (1 mg. 30 mins. before bed – Increase as needed)

Flavonoids(Hesperidin or Quercetin 1 hr. before bed for anxiety)

Change Behavior: Read instead of watching TV or using a computer at night. Yoga or Tai Chi helps as can breathing exercises at night. Make sleep a priority.

5. A Strong Value System: Life is never what we expect . A strong value system helps us survive the bad times and thrive in good times. Avoiding behaviors that can harm is difficult. Adopting the changes we need to improve our health takes discipline. Our value system helps us make the choices that will improve our health and enrich our lives.

Conflicting Information: There is a lot of conflicting information. Our doctors, the AMA and the FDA recommend that we take flu shots yearly. Other doctors and researches tell us too many harms our immune system. The answer is to be an active in defense of your own health. Ask questions and weight advantages and disadvantage of any recommended treatment or test each time you make a decision on these issues.

The Economics of Health Care: Dr. Herzlinger, an “expert on the economics of health care”. teaches economics at the Harvard School of Business. On hospital boards and before senate and congressional committees she addressed this topic.

In her book, “Who Killed Health Care” she talks about the economics of health care in the US. She describes public health policy as a little like sausage: You do not want to know what goes into making it and if you consume it, it will not be good for your health.

The good news: Based on research, you are in control of your health. Life-style choices will determine your health to a large degree, even turning on and off good and bad genes. This gives us all a great deal of power over our lives and makes us less dependent on others.

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