WealthLink Expert Insights



Not Only When You're Sick How preventive care can help employees avoid medical issues and lower their health care spending

Preventive health measures and screenings may help prevent 85 percent of illness and disease, according to a 2013 Institute of Health Metrics report. Employees who receive the screenings and vaccines recommended for their age and gender may be able to address potential issues quicker, or avoid them all together. This can help save money for the health plan and the employee.

"Many employees tend to only use their health plan when they're sick," says Julie Bukowiec, senior medical policy analyst at Anthem, Inc. "These employees often miss out on advantages of preventive care, which could lead to more serious medical conditions and out-of-pocket spending."

Why are health screenings important?

Regular health screenings may uncover a potential issue early. For example, glucose screening could reveal pre-diabetes, a precursor to diabetes. At this point, lifestyle changes can prevent progression to type 2 diabetes. Preventive health exams may also reveal previously undetected conditions, such as uncontrolled hypertension, a leading cause of heart disease and stroke.

The Centers for Disease Control (CDC) indicates an estimated 13 million people have undiagnosed and untreated hypertension. In 2015, an estimated 30.3 million Americans were living with diabetes. Approximately 7.2 million of these people were undiagnosed. In both of these conditions, there may be not any signs or symptoms of the disease in the early stages. Early diagnosis and treatment, however, can reduce the associated risks.

What are some recommended screenings and vaccines for adults?

All individuals should undergo an annual comprehensive physical exam that includes height, weight and blood pressure. Some screening recommendations are based on age and gender. Women should receive breast exams every one to three years, up to age 40, and then yearly. Glucose screening for type 2 diabetes should begin by age 40. At age 50, all individuals should be screened for colorectal cancer.

Recommended vaccinations are largely based on age, with the majority aimed at infants and children. But everyone should receive an influenza shot every year.

How do employees know which preventive care they should receive?

Preventive care recommendations are published by nationally recognized organizations, like the CDC, the United States Preventive Services Task Force and the American Heart Association. These recommendations are available on the sponsoring organization's websites. Individuals also should talk to their health care provider about what is recommended based upon their circumstances.

What role can employers play in encouraging employees to receive preventive care?

Education is the key to encouraging employees to take advantage of their preventive care benefits. Inform employees that preventive care services aren't subject deductible, copayment or co-insurance payments. Some employees may be deterred by a lack of time. Employers can address this by setting up screenings at the office. Finally, attempts to encourage employees to access preventive care benefits should be ongoing, with followup reminders, such as emails.

Is there anything else employers should know about preventive care?

Currently preventive services are utilized at approximately half the recommended rate, according to the CDC. (Learn more at <u>www.cdc.gov/</u> healthcommunication/toolstemplates/ entertainmented/tips/preventivehealth. html.) But regular preventive care is vital to improving and maintaining health. In addition to screenings and vaccinations, preventive care consists of counseling and education on topics, such as weight control and smoking cessation. Regular preventive care is the first step toward improving the health of your employees. Preventing disease or treating disease at the early stages can help keep health care costs down, lead to longer, healthier lives and encourage greater workplace productively.

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