

The cost of *chronic disease and obesity*

And the good common “cents” of worksite wellness



You've heard the news: Obesity is now epidemic. In fact, out of every 10 people, only three are likely to be at their ideal body weight.

More than a third of adults in the U.S. are clinically overweight, and another third are clinically obese.

That's a staggering thought, especially when you realize that obesity is considered a major factor in the upward trend of chronic disease and healthcare costs. Recent data reveal that:

- ✧ 133 million Americans live with a chronic disease that significantly limits their daily activity.¹
- ✧ Seven out of 10 deaths in the U.S. each year are due to chronic disease.²
- ✧ Chronic diseases are responsible for more than 75% of the \$2.2 *trillion* spent on healthcare in 2007.³
- ✧ Five chronic diseases — heart disease, stroke, cancer, chronic lower respiratory disease and diabetes — account for nearly two-thirds of deaths in 2006.⁴

The rising incidence of chronic disease is taxing the American healthcare system and pocketbooks. But most of these chronic diseases are preventable. They are primarily a direct result of unhealthy lifestyle choices Americans tend to make. These unhealthy lifestyle factors include:

- ✧ **Inactivity.** More than one-third of all adults do not meet recommendations for aerobic physical activity based on the 2008 Physical Activity Guidelines for Americans, and 23% report no leisure-time physical activity at all in the preceding month.⁵
- ✧ **Poor nutrition.** In 2007, less than 22% of high school students⁶ and only 24% of adults⁷ reported eating five or more servings of fruits and vegetables per day.

 WHAT IS NOT WIDELY KNOWN IS THAT THE RISK OF HEALTH PROBLEMS STARTS WHEN SOMEONE IS ONLY VERY SLIGHTLY OVERWEIGHT, AND THAT THE LIKELIHOOD OF PROBLEMS INCREASES AS SOMEONE BECOMES MORE AND MORE OVERWEIGHT.

– World Health Organization (WHO)

✳ **We don't maintain a healthy body weight.** Two-thirds of Americans are either overweight or obese. In 2007, that added up to 1.8 billion people globally.⁸ The World Health Organization (WHO) estimates that by 2015, approximately 2.3 billion adults will be overweight and more than 700 million obese.

The root problem is a culture of obesity, where inactivity and poor nutrition are matters of convenience and social acceptance. The battle is to enable better choices and empower a healthier lifestyle.

Social influences

Culture and social interactions play key roles in the trend toward obesity. A recent study determined that obesity spreads within clusters of social networks, where friends subconsciously influence one another's ideas about eating, exercise and ideal weight. In fact, when a person becomes obese, his or her friends are 57% more likely to become obese as well.⁹

American society has become "obesogenic," which means it actually promotes obesity by encouraging grossly oversized portions and meals, unhealthy foods and physical inactivity. Maintaining a healthy weight in the face of these cultural forces requires a concerted effort. However, many of the avenues that encourage unhealthy lifestyle choices have the potential to become tools for healthy change. According to a recent study, weight issues are "viral," heavily affected by the direct social interactions in each individual's life. This points to an important opportunity: tapping into the power of social networks to create a healthier, less weighty culture.¹⁰ The workplace may be a good place to start.

Health consequences of obesity

Obesity results when a person consumes more calories than he or she burns. Genetics, environment and culture are often determining factors for obesity. Clinically, obesity and overweight refer to an excessive amount of body fat. They are calculated by measuring a person's Body Mass Index (BMI), with a BMI of 25 or higher indicating overweight and a BMI of 30 or higher indicating obesity.

Obesity has severe physical consequences. It has been directly linked to coronary heart disease, cancer, stroke,

diabetes, hypertension, high cholesterol, chronic liver and gall bladder disease, sleep apnea, respiratory problems, osteoarthritis and gynecological problems. "In 2008, the medical care costs of obesity in the U.S. totalled about \$147 billion," according to the CDC.¹¹

According to the CDC, heart disease, cancer, stroke and diabetes — which are all associated with obesity — are some of the most prevalent, costly and preventable of chronic diseases. The chart below gives the direct and indirect costs of these diseases. At a combined cost of \$792.1 billion, they account for nearly a third of the total annual healthcare spent in the U.S.

How employers are affected by obesity

The costs related to overweight and obesity have a trickle-down effect. As Americans become more chronically ill, their healthcare spending increases, which then causes insurance rates to go up. For many individuals, employers carry much of healthcare costs through health insurance benefits. So this difficult burden affects individuals and employers alike.

Studies have shown that medical spending for obese workers is between 29% and 117% greater than medical spending for normal-weight workers.¹² Even more noteworthy, just a 10% weight loss can reduce an overweight person's lifetime medical costs by \$2,200 to \$5,300.¹³ Your first priority in reducing your healthcare budget is to help your employees achieve better health.

If we are surrounded by others who are trying to live a healthy lifestyle, we are more likely to become healthier ourselves.

Studies show that many Americans are already trying to control their weight unsuccessfully. Their frustration can create resistance to employers' efforts to encourage healthy choices. However, this is where the power of social networks can be key: by creating a culture of wellness in your organization, you can help combat the negative forces preventing success for your employees. Good choices influence future good choices. This can lead to better health and reduced chronic conditions among your employees.

Disease	Risk (Data reflects U.S. experience)	Cost (direct and indirect)
Heart Disease	The leading cause of death.	\$316.4 billion
Cancer	2 nd leading cause of death.	\$228 billion
Stroke	3 rd leading cause of death.	\$73.7 billion
Diabetes	7 th leading cause of death.	\$174 billion
TOTAL		\$792.1 billion

CDC, 2010

Worksite wellness

The American Heart Association, in a study on “Worksite Wellness Programs for Cardiovascular Disease Prevention,” suggests that a healthier workplace includes the following:

- Regular physical activity
- Stress management/reduction
- Early detection and screening
- Nutrition education and promotions
- Weight management
- Disease management
- Encouragement to adopt healthy behaviors

Yet worksite wellness doesn't have to rely on a big program. It may simply be a joint commitment to develop these healthy habits and to hold one another accountable. Regardless of the size of your “program,” health promotion is a good financial investment.

Four ways to wellness: Starting your ministry's program

1. **Encourage exercise and good nutrition among your employees.** Suggest they visit www.GuideStone.org/Wellness to read about GuideStone participants who lost weight and improved their health by simply focusing on these two lifestyle factors.
2. **Encourage your employees to get an annual physical.** Early detection can prevent expensive medical procedures. Annual wellness visits are covered at 100%, not subject to copays or the deductible, for all GuideStone participants.
3. **Ask your employees to use the resources available online.** Highmark's *Succeed Questionnaire*, for example, is an easy-to-use online tool that can help your employees identify unhealthy habits and create an action plan for achieving better health. This tool is available to all GuideStone medical plan participants.
4. **Organize wellness challenges and encourage participation.** You can visit the “Wellness Challenge” section of GuideStone's wellness website inspiration. We update this page regularly, so keep checking back.

The fight against obesity and chronic disease will continue as long as American culture creates an environment where good nutrition and exercise are difficult choices. However, employers are in a unique position to help combat these forces. American workers spend a large portion of their time in the workplace, meaning that the social networks and influences there are among some of the strongest. By focusing on creating a culture of wellness that supports healthy choices, you – and your employees – can reap enormous benefits, including better productivity, lower healthcare utilization and a higher quality of life for your employees.



¹ CDC.

² CDC.

³ “U.S. Healthcare Costs.” *Kaiseredu.org*.

⁴ National Vital Statistics Reports, Vol. 57, No. 14, April 17, 2009.

⁵ CDC: Youth risk behavior surveillance—United States, 2007. *MMWR* 2008;57(SS-04):1–131.

⁶ BRFSS prevalence and trends data.

⁷ National Center for Health Statistics; 2007.

⁸ “15 companies seen set to gain from obesity boom.” Reuters.

⁹ “The Spread of Obesity in a Large Social Network over 32 Years.” *NEJM.org*. July 26, 2007.

¹⁰ *Ibid.*

¹¹ Obesity. At a Glance 2009. CDC.

¹² Obesity. At a Glance 2009. CDC.

¹³ “Preventing Chronic Diseases: Investing Wisely in Health.” U.S. Department of Health and Human Services.