



FOR PROFESSIONALS
SINCE 1941

RISE OF UNHEALTHY LIFESTYLES IN SA LEADING TO SOARING HEALTH PROBLEMS

NCDs set to account for 69% of deaths globally by 2030

28 February 2013: Non-Communicable Diseases (NCDs), otherwise known as lifestyle related diseases, are expected to account for approximately 69% of global deaths by 2030, according to the World Health Organisation (WHO).

In light of Healthy Lifestyle Awareness Month this February, Dr Dominique Stott, Executive: Medical Standards and Services at PPS, says education about this issue is paramount, as these diseases are often preventable by making informed lifestyle choices. "NCDs share similar risk factors, which are often caused due to an unhealthy diet, smoking, lack of regular exercise or stress over long periods of time. These unhealthy choices place people at risk of developing diseases such as high blood pressure, certain cancers, high cholesterol, diabetes and obesity."

The Council for Medical Schemes estimates that roughly R8-billion is spent treating lifestyle related diseases such as hypertension, cardiac failure, type-2 diabetes and obesity every year in South Africa. This significant amount demonstrates the financial impact that NCDs have on the healthcare industry and is partly responsible for the rising cost of healthcare in South Africa, says Dr Stott.

She warns that unhealthy lifestyles often result in increased financial strain due to costs associated with medical treatments for NCDs, as well as through the form of possible increased insurance premiums. "Premium rates for insurance cover are calculated partly on the additional risk imposed by diseases, which may already be present, or that may become present in the future based on the applicants profile. Smokers or people who are overweight are more likely to be penalised in terms of increased premiums due to the increased chance of developing NCDs."

She says that while smoking is not a disease in itself, due to the significantly increased likelihood that a smoker will develop diseases that will either shorten their life span by causing cancer or lead to future disability such as heart disease, the premiums for smokers are heavily loaded, by between 60% and 80% depending on the age of the applicant. "A female smoker in her 60's could pay more than double the standard premium because of her smoking."

The risk of contracting a dread disease is also higher for smokers and also results in penalties, says Dr Stott. "On average dread disease premiums are also 60% higher for smokers, with the risk increasing with age for both males and females. For example, a premium that would have cost R100 would now cost an older smoker R160. Considering that premiums are paid for the whole duration of a policy which could be 30 or 40 years, this additional loading then adds up to a significant amount over time."

On the other hand, an obese woman with a BMI of 40 - which is considered morbidly obese - if she gets insurance at all, would be likely to pay an additional premium of up to 125% of the standard premium, due to the increased chance that she will develop diabetes and other diseases associated with obesity, says Dr Stott.

"Generally, fitness alone is not considered when assessing the application because this may be transient and not maintained throughout ones life, and is also difficult to measure. However, people are more likely to be rewarded for

healthy lifestyle choices. For example, an applicant with a health problem such as diabetes who is keeping fit, looking after themselves, getting regular checkups, monitoring blood sugar, would be looked at more favourably.”

All forms of life insurance take health status into consideration, just in different ways, says Dr Stott. “A back problem which may not have any impact on a life policy will have a significant impact on a disability policy.”

“It is clearly more beneficial to take out insurance when one is young, fit and healthy because once a health condition has developed then insurance in the future may have a substantial extra premium imposed on it, the health condition may be excluded from that policy or the application may even be declined. As a result, it makes much more sense for South Africans to look after themselves to avoid health problems, than allow a health problem to develop and pay for the consequences,” concludes Dr Stott.

Side Bar:

How to calculate your Body Mass Index:

Classification of weight falls into categories according to the medical standard of Body Mass Index (BMI). This is calculated $BMI = \text{Weight (kg)} / \text{Height (m)}^2$ and gives an indicator of the degree of overweight or obesity. A BMI of 25-30 is regarded as overweight and over 30 obese. A morbidly obese person would be one with a BMI over 40. As an example this would be a person 1.85m tall who weighs 140kg.