Health Politics

with

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Will I Be More Disabled Than My Parents?
Which Age Group is Healthiest?

Parents and grandparents of current baby boomers
• Age 65 and above
• Varying degrees of chronic disease, disability, dependence

Baby boomers
• Focus on fitness
• Determination to defy aging
• 3% population growth each year, but no increase in disability

Teenagers and 30-somethings
• The real problem
• They’re getting sicker, instead of healthier

The Facts

1984 – 1996
Disability rates in 30 to 39 year olds more than doubled

1990 – 1998
Diabetes increased by 70% in this population

*Obesity is making type 2 diabetes (formerly associated with aging) a childhood disease.*

Obesity: Direct Contributor to Early Disability

• Causes more chronic medical conditions than smoking or drinking

“Obesity eventually contributes to greater rates of disability, but we don’t always see it right away.”

-- Ronald Leopold
MetLife

Now, We’re Getting Bigger Sooner

Physical impact will appear decades sooner
• Weight strain on joints; clogging of arteries

Lack of disability insurance among young workers
• Age 18 – 34
  - 2/3 have no short-term disability coverage
  - 3/4 have no long-term disability coverage
• Coverage replaces 60% - 70% of salary until well enough to work
  - Short-term coverage: 3 to 6 months
  - Long-term coverage: could be years
• 53% of American workers say they “sometimes,” “most of the time,” or “always” live from paycheck to paycheck – no safety net

Sources: The Hartford’s Disability Literary Study.
Troublesome Trends Intersecting

1) Reversal of declining rates of disability
   • Projected rates of fair and poor health will rise in men
     - 25% by 2020 (up from 21% in 1985)
   • 30% increase in disability rates
     - 9% by 2020 (up from 7% in 1985)

2) Fewer young workers are purchasing disability coverage
   • U.S. businesses move to compete globally, control costs
     - Shifting cost of disability coverage to workers
       • Younger workers, on tight budgets, don’t think they need it

“The need for disability insurance has always been there, but younger workers need to realize their greatest asset, at least in the beginning of life, is their income.” -- Carol Harnett
Harford Financial Services

What Can Be Done?

1) **Recognize the problem**
   - Childhood obesity $\rightarrow$ diabetes, early disability
     - Predictable negative impact

2) **Encourage employers / HR professionals to better explain disability insurance to young workers**
   - Protects workers and families by protecting earning power
   - Employer support, knowledge are sound business investments

3) **Study, understand, address contributors to obesity**
   - Consistent messaging, overhaul of marketing poor nutrition to children, forward-looking health policy

4) **Challenge young Americans to drive own healthy revolution**
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For more information go to www.mikemagee.org

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