



Decreasing Healthcare Costs through Health Coaching

Healthcare in the United States has reached 2 trillion dollars representing 16% of the gross national product. Nearly four and one half times the amount spent on national defense. The average person now spends \$6,700 annually and a family of four spends \$11,500 on their annual premiums. Companies have averaged near double digit premiums for the past several years. These premiums have outpaced inflation by 5 to 1 and wages by 4 to 1.

Baby boomers born between 1946 and 1964 represent 76 million Americans. Two years ago the leading edge of these boomers started turning 60 years old at a pace of approximately 12,000 per day. At 62 years of age they will start retiring and in 2011 the pace of retiring boomers will rapidly increase. Employers and the government will be overwhelmed with the increase in healthcare expenditures at this time. Healthcare costs increase dramatically with age and increased risks.

It's estimated that nearly 70% of healthcare costs are preventable through lifestyle and behavior modifications. Currently, two thirds of all Americans are overweight leading to a diabetes epidemic. 70% of Americans do not get adequate physical activity.

Healthcare is broken when looking from a preventive viewpoint. Most physician visits relate to illness or injury. Pharmaceuticals have provided the physician with a battery of expensive quick fix treatment solutions. Physicians do not have the time to educate patients on health promotion and are not reimbursed for their efforts. Thus, patients are given a prescription and little knowledge on how to decrease disease risks.

Workers with increased disease risks have direct and indirect effects on their employer's costs. As health risks increase, so do costs. Absenteeism and presenteeism decrease productivity, increase healthcare utilization and drain profits.

Corporate wellness programs have been implanted to decrease disease risks, decrease healthcare costs and to improve worker productivity and moral. These programs should include health risk assessments including biometric and laboratory screening, individual counseling of results and intervention programs addressing nutrition, exercise and stress modifications. On-going health coaching is the key to successful lifestyle and behavior changes resulting in the above mentioned modifications. The end result is decreased diseased risks, decrease healthcare utilization and thus, decreased costs.

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- Health Screening
- Targeted Interventions
- Coaching