

Member Advantage

Take Control of Your Health

By Karl Johnson Chief Operating Officer, WBA Insurance Services

Everyday I get calls from members throughout the state asking me “how can I lower my health care costs?” One answer I always give is the best way to take control of your health care costs is by taking control of your health. 70% of health care cost is directly related to how we live our lives and our everyday choices. So taking control of your health simply means taking care of your body. Here are a few tips on how you can start to take control of your health and in return lower the cost of your health care.

1. Keep up on your yearly check-ups. Getting a yearly physical can prevent future health issues from even occurring. Yearly physicals are a great chance to talk to your doctor about any concerns you may have with your health and get good medical advice to prevent problems in the future. Not only does this help you stay healthy but also in return your health insurance rates will stay lower because you have taken action to stave off any major issue down the road, which means no insurance costs. Depending on your family background, you may want to get certain screening done on a yearly basis. Also consult your doctor to determine what screenings you might need on a regular basis. Insurance companies everywhere encourage yearly physicals or preventive care so much so that most pay 100% for preventive care. This saves you and the insurance companies money.
2. If you are a smoker....QUIT!!! Smoking increases your chances for heart disease, lung disease, high cholesterol, high blood pressure and so much more. Quitting smoking isn't easy but there are many resources out there to help you quit. If you want tips or trusted resources to help you quit ask your doctor. I promise they will be more than happy to help. Also think of the money you would save from quitting. Think of it this way, now a days a pack of cigarettes cost just about the same as a gallon of gas. The only difference is the gallon of gas will get you somewhere besides in the hospital after a heart attack.
3. Exercise at least 30 minutes a day 3 days a week. Your heart is the strongest muscle in your body! It carries oxygen-rich blood to all of your muscles so that they can work as hard as you do. Keeping your heart strong and healthy makes your whole body work better. Stay away from things that weaken and damage your heart like cigarettes. They just slow you down and make it harder for you to play after you are done working so hard. Exercise helps make your heart stronger, so get out there and move! Staying active will keep you out of the doctor's office and will help keep your health care costs down.
4. One of the most important tips I can give you is to eat right. According to the U.S Center for Disease Control and Prevention and the Endocrine Society, an organization made of over 11,000 members in 80 different countries, which works

to disseminate new knowledge leading to the prevention, treatment and cure of disease, approximately 127 million adults in the U.S. are overweight, and 60 million are obese. 16 percent of children and adolescents are overweight. It is estimated that as many as 47 million Americans may exhibit medical conditions characterized by insulin resistance and the presence of obesity, excessive abdominal fat, high blood sugar and triglycerides, high blood pressure and high cholesterol. What are some of the impacts of obesity on your health care and the economy as a whole? Here is some food for thought. Estimates put the annual cost of obesity in the U.S. at \$122.9 BILLION. That breaks down to \$64.1 billion in direct cost and \$58.8 billion in indirect cost. This sum is comparable to the economic cost of cigarette smoking alone! The largest chunk of this cost is attributed to diabetes. As you can see eating right has a major impact on your health care!

These are just a few tips on how to keep your health care costs down and there are many more. If you would like more tips on lowering your health care costs or information on wellness programs that are available to you as a consumer please contact WBA Insurance Services. We are there for you to help keep you and your business strong.

WBA Insurance Services is a wholly-owned subsidiary of the Wisconsin Builders Association[®] created more than 15 years ago to not only provide quality insurance programs to the members of the WBA but also as the only form of non-dues revenue for WBA. WBA Insurance Services was created by members and is overseen by a Board of Directors, also made up of members. We truly are YOUR insurance agency. To better serve the members of the Wisconsin Builders Association[®] WBA Insurance Services has partnered with select agencies throughout the state. These agencies are also members of their local builders association.

To get in contact with one of these exclusive agents in your area or to learn more about the topics covered in this article call Karl O. Johnson, Chief Operating Officer of WBA Insurance Services at: (608) 242-5155 ext. 23 or email at: kjohnson@wisbuild.org.