



News & Views

The Scoop

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Obesity

Website Status Search

Watch for an update on
Partners in Value
In the next issue

A Disease of Epidemic Proportions—Obesity



Underwriters are trained as professional experts in accessing all forms of medical conditions and applying the appropriate mortality and morbidity debits. Systemic problems and diseases that are, for the most part, out of the insurance buying public's control cause many conditions. Having said that, we are facing an epidemic that is clearly within the applicants control. This condition is **obesity**.

Today 64.5% of Americans can be categorized as being either overweight or obese. We, as North Americans, seem to accept being overweight as normal even in our children. Each year obesity causes over 300,000 excess deaths and represents approximately 12% of the national health care budget. It is the second leading cause of unnecessary deaths.

Is obesity a disease? While that question has been debated, many don't consider it a disease and generally no action or treatment is recommended until much of the damage is done. Most applicants applying for insurance on a non-medical basis underestimate their weight and for the most part, most companies don't take any action unless the weight is at an almost morbid level. How have we become so desensitized to this issue? The statistics are amazingly clear with 64.5% of our population in this category.

The next time you visit your local shopping mall, sit in the atrium for ten minutes and examine each shopper who passes. Count how many you would consider as being overweight. Then ask yourself how many of these individuals would you classify as overweight or being in a substandard category? Would it match your underwriting statistics which are currently in force?

Over the next few years, we are going to pay a considerable price for what is taking place in our society. The problem is very serious and growing among our young adults. While many of these individuals may not currently display medical symptoms, they will by middle age have all the classic symptomatology which may be irreversible.



Overweight applicants either have or will ultimately succumb to one or more of the following conditions:

- **Type II diabetes**
- **High blood pressure**
- **Arterial Sclerosis**
- **Lipid elevation**
- **Osteoarthritis**
- **Respiratory disease**
- **Kidney disease**

Are there tools that exist to help the underwriter evaluate risk and obesity? As a laboratory, we do not have any specific blood or urine tests for this growing North American phenomenon. However, *Body Mass Index* is one method used by the medical profession. It is calculated by dividing a person's body weight by their height in inches, divide the result by height in inches again, then multiply by 704.5. Example: If you were 5'10" and 190 lbs $[(190/70)/70] * 704.5$, your index would be 27.3. Take the challenge. If your BMI is over 30 you are obese. If between 25 to 29.9 you're are overweight. If 18.5 to 24.9, you're normal. Other factors need to be taken into consideration in utilizing this index but it is an excellent predictor of an applicant's future health.

Finally, as we look into the future, we recognize that obesity ultimately impacts laboratory testing in many areas such as Type II Diabetes. The CDC recently reported that diabetes had increased by 33% between 1990 and 1998 with more than 16 million Americans having the disease. As mentioned earlier, it is estimated that 64.5% of Americans are overweight or obese. This problem has increased 57% since 1991. What will be the impact of this growing problem on medical expense programs? Can we afford to accept vital statistics without verification? Ultimately, how will it impact future mortality if not properly priced?

When you examine your block of business are 65.4% of your applicants overweight? If so, are you adequately checking to make sure they do not have any symptoms consistent with what is one of the fastest growing diseases in North America. Finally, if they are young, are you pricing for what will surely be a significant abnormal mortality pattern in the future?

Website Status Search

In early August, Clinical Reference Laboratory launched a new website to make it more convenient for agents, examiners and our clients to check on the status of samples that have been shipped to the laboratory. By typing <http://status.crlcorp.com> in the address line of your internet search window, you will be directed to the Clinical Reference Laboratory Status website. You may search by either the airbill number for the package sent by overnight courier (such as Airborne or Fedex) or by the lab slip/consent ID number (ten digit number located in upper right corner of consent).

If the sample has been received and results have been released to the insurance company, the status will report the date results were released. If testing is not complete, the status will report "testing in progress".

If the status is reported as "reporting pending additional information", we need assistance in releasing the results. Please contact our Customer Service Department by e-mail or by phone for information on what is needed to complete the sample.

If we have not received the sample or package you are searching for, the status will report "slip ID number/airbill number" has not been received.

The website is available seven days a week for any PC with internet access.