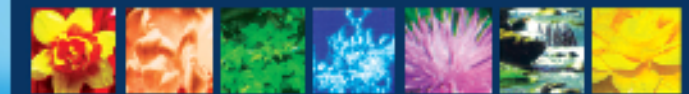
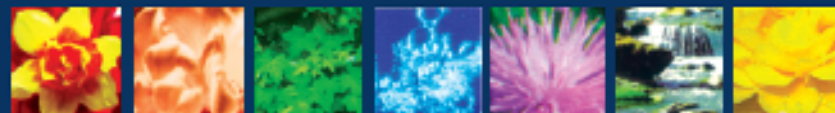


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Importance of Wellness
in the Workplace to Manage
Costs & Productivity





Be Afraid: The Looming Health Care Nightmare for Small Business - By Al Pirnie

Most people recognize that something is very, very wrong with the state of health care in America, but very few entrepreneurs understand why it is such an enormous looming problem for small business.

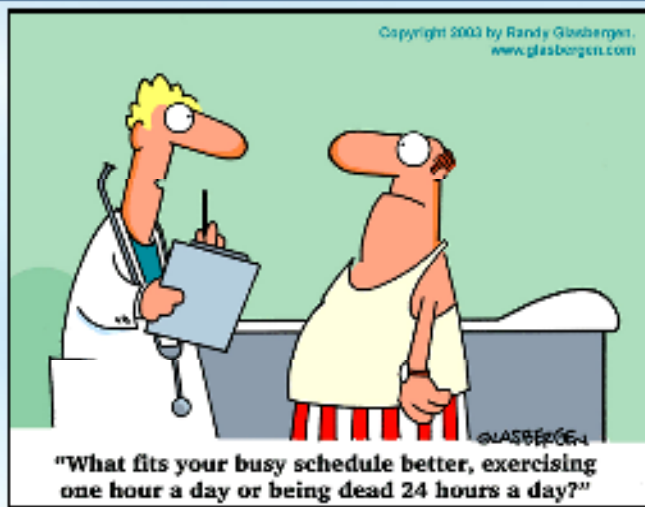
The U.S. spends more money on health care (exceeding 17 percent of gross domestic product), than any other country, but only ranks 37th among 191 countries measured by the World Health Organization – and last among the industrialized countries with respect to the population's satisfaction with their health care services.

The fundamental problem has to do with our focus on managing disease versus having a "wellness and prevention" approach to health care.

The statistics reveal the frightening reality:

- One out of four Americans are diabetic or pre-diabetic, according to the CDC (2008), and most of those who are pre-diabetic have no idea of their condition.
- Even more terrifying, if nothing changes, Americans with diabetes will double or triple, meaning that by 2050 one-third of the population will be diabetic [LINK: <http://www.cdc.gov/media/pressrel/2010/r101022.html>]
- Seven out of 10 deaths among Americans each year are from chronic diseases (largely preventable) – and in 2005, 133 million Americans (almost half of all adults) had at least one chronic illness [LINK: <http://www.cdc.gov/chronicdisease/overview/index.htm>].
- 5 of 6 hospital visits are attributed to preventable illnesses.
- 87 percent of emergency room visits are considered unnecessary.
- 50 percent of adults will be diagnosed with preventable chronic diseases in their lifetime.
- Preventable illness and chronic disease account for 8 of 9 leading causes of death.

The problem is accentuated by the fact that very few of our health care practitioners, especially conventional M.D.s, have an education for wellness and prevention that includes the understanding of the biochemistry of the body, nutrition and functional medicine. A great example of this is Type II Diabetes -- which for 90 percent of the population is lifestyle-induced and preventable.



However, our health care system waits for people to become a diabetic, and thereafter puts them on medication that for 88 percent of the population will not stop the progression and complications of diabetes. However, we KNOW from a double-blind study that we can prevent 100 percent of prediabetics from ever BECOMING a diabetic with simple life-style changes.

The consequence of this approach is not only a price tag of almost \$200 billion dollars for diabetes care, but an impact on people's lives that is debilitating, cruel and life-changing. Many people typically start off with one medication (Metformin or Glucophage) once they're diagnosed as a diabetic. Within a couple of years they will have to increase their dosage, and usually add a second drug like Actos within 3-4 years, and ultimately end up on insulin.

Just Around the Corner: Premiums Spiraling Out of Control

For small and medium-sized companies that have employees who become diabetics, the impact is more than just lost productivity, as employees start aging rapidly and become disillusioned with life. It is a financial issue not only for the employee, but for the company as their insurance provider raises the company's risk profile, which affects their insurance premiums.

This is because once a person is designated a diabetic, the annual cost of care can be as high as \$15,000, and once

people go on insulin, and experience the typical complications of diabetes -- like amputation, blindness and dialysis -- the cost can rise into the hundreds of thousands of dollars.

Adding insult to injury is the fact that once a diabetic loses their job in today's costly insurance market, they may find it impossible (or too costly) to replace their corporate health plan coverage with a personal insurance alternative.

Unfortunately, there are challenges to having people become preventative in their approach to diabetes. On the one hand, as a drug-focused society, people's belief system is that once they become a diabetic everything will be solved by taking medication [LINK: <http://www.nejm.org/doi/full/10.1056/NEJM08012512>]. The second problem is the nature of the disease, in that it does not hurt, and is silently over the years bringing about devastation that ultimately can make life not worth living.

Consequently, education and on-site testing are key to having people understand the consequences of waiting and ignoring the signs that they're pre-diabetic. This is where a corporate-initiated wellness program that provides employees with a multimedia presentation to explain the consequences of diabetes becomes crucial in the prevention process, not only for those on track to becoming a diabetic, but also for other family members who will have to take care of the disabled person.

The good news is that with the new health care reform bill [LINK: <http://www.healthcare.gov/law/provisions/index.html>] significant financial benefits can be accrued by companies that incorporate such wellness programs.

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[EDITOR'S NOTE: Stay tuned, over the next few weeks we will further discuss the financial benefits of wellness programs that companies can have. It's not just about health conditions that can be easily prevented or addressed alternatively so that disease is no longer just "insured."]

Al Pirnie is the CEO of TRANSFORMATIONS and has 30-plus years of C-level executive experience in starting and growing companies. Over the past 15 years, Al's focus has been with companies in the health care industry, and he's been responsible for the training of thousands of health care practitioners in the U.S. and Canada on how to be more integrative in their practice and use nutrition medicine. You can contact Al at 213-798-7400 or e-mail him at: alpirnie@yahoo.com.