

Cardiovascular Disease & Corporate

It is well-known that cardiovascular problems are the leading cause of death in America. Unfortunately, employee health and wellness programs that cover preventive healthcare have so far proven to be ineffective in reducing heart attack and stroke cases among employees leading to exorbitant costs to both employers and insurers.

The global situation is no different: the burden of heart disease has become a tremendous public health issue. The common notion is that it is only a health crisis. But in reality, it is also a corporate one.

In addition to the personal cost to employees, having a workforce vulnerable to cardiovascular disease causes two main problems

- Loss of profits for corporations
- High health insurance claims

What is the prevalence of cardiovascular risk factors among employees?

Understanding the prevalence of cardiovascular risk factors is essential to mitigating their impact. Naming them as the leading cause of death is only the tip of the iceberg. According to the Center for Disease Control and Prevention:

- One in every four Americans suffers from a cardiovascular condition.
- About 113 million Americans have coronary heart disease, which results in premature or permanent disability.
- Approximately 42% of people who suffer a heart attack in a year do not survive it.
- Approximately 150,000 Americans die of cardiovascular disease before retirement age (65 years)
- 700,000 Americans suffer from stroke every year, including many young workers.



In addition, minorities and employees from lower-income communities bear a disproportionate burden of cardiovascular diseases.

How does cardiovascular disease impact employers?

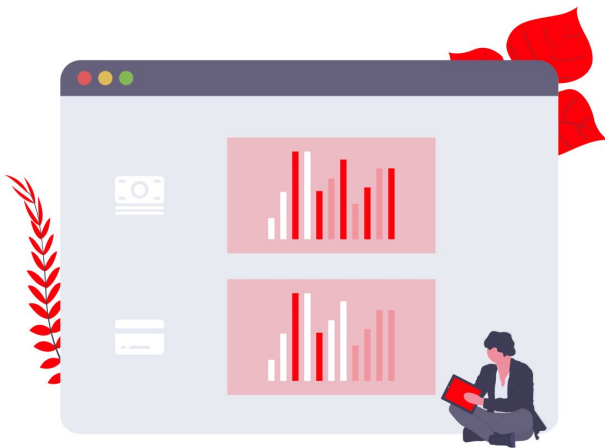
An Unhealthy WorkForce Reduces Profits

The statistics mentioned above are not just numbers. These figures are made up of people who are employees of the hospitality industry, healthcare sector, and manufacturing units. They are factory workers, accountants, janitors, receptionists, editors, and managers. They make up the workforce that sustains business and ensures profits. Keeping them healthy is imperative for successful, profitable business.

Executing preventive healthcare initiatives is an investment in human resources.

An employee with chronic disease or heart problems has a low productivity rate. Some of the practical implications of cardiovascular disease risk factors on the employees are:

- People suffering from angina and chest pain have difficulty performing jobs which involve physical exertion
- Shift work or challenging jobs can further strain their health and reduce their performance
- Individuals with uncontrolled hypertension are prone to headaches, general body aches, and dizziness
- An acute cardiac event like a heart attack may require employees to take weeks off before they are fit to return to work
- The anxiety or stress of cardiac events or poor health leads to impaired job performance



These are just a few of the consequences of cardiovascular disease which ultimately translate into the loss of productivity and profitability. At the same time, these factors shouldn't promote discriminatory behaviors during the recruitment process.

Most cardiovascular risk factors can be prevented through improved lifestyle decisions involving diet, exercise, and alcohol and tobacco usage.

Therefore, the most appropriate solution is to have a supportive work environment and implement preventive employee health and wellness programs.

Cardiovascular Diseases Increase Financial Burden

Heart diseases are the most costly of health problems affecting employees. They account for a significant portion of health insurance claims and increase the financial burden of the employer.

Statistics from the American Heart Association indicate that:

- High blood pressure increases the financial burden of the employer by approximately 30%
- The estimated cost of absenteeism due to hypertension is \$10.3 billion annually
- Stroke costs nearly \$6,500 per person annually to the employer and leads to roughly 20 days of absence from work
- Congestive heart failure (CHF costs \$8,332 per person a year.

Healthcare premiums have also risen in the last few decades. Current estimates show that:

- Small businesses have faced a 63% increase in healthcare insurance premiums since 2004, translating into up to \$15,000 increase in cost per employee
- Large businesses have experienced a 73% increase in healthcare premiums with over \$17,000 more in annual costs per employee



Critically, experts predict that by 2035, 45% of the population will have at least one cardiovascular disease. Moreover, the annual health cost of cardiovascular diseases is expected to rise to \$1 trillion.

Do any other risk factors contribute to cardiovascular disease burden?

Some diseases indirectly contribute to health insurance claims because they act as cardiovascular risk factors.

Obesity is one of the most significant risk factors for developing cardiovascular diseases. The cost of obesity alone is high. Research shows that obesity raises an employer's annual financial burden by 27% and approximately \$1,425 per worker.

It also reduces worker productivity and increases absenteeism. The financial cost of absenteeism due to obesity is nearly \$11.2 billion annually. Similarly, diabetes can make people prone to heart diseases and sharply increases health insurance claim costs.

This evidence clearly demonstrates the urgent need for effective, organized employee health and wellness programs which target cardiovascular diseases and their contributing factors.

What if we already have an employee health and wellness program?

Although health promotion programs have gained popularity in recent decades, there is ample room for improvement. The current coronavirus impact on business has also brought these vulnerabilities to the surface.

According to the CDC, only 17% of worksites have a comprehensive employee health and wellness program. Other programs are either too basic & thus ineffective or are out of touch with the current health challenges facing employees.

Addressing these issues and encouraging employee participation can help overcome these challenges and create a healthier workforce and community.

How does CardioriskSCORE help address these challenges?

Though widely overlooked in most health & wellness programs, genetics is a key cardiovascular risk factor. For example, those who have a family history are more likely to have heart problems. However, it is now possible to test an employee's DNA to estimate their genetic risk. CardioriskSCORE by Allelica is an innovative healthcare program that helps recognize cardiovascular risk factors in employees by integrating genetic and non-genetic risk factors.

The program provides highly personalized strategies based on the genetics and lifestyle of each individual employee.

CardioriskSCORE implements a successful, proven strategy to ensure maximum participation. Research shows that many employees do not participate in healthcare programs because they find them too generic. A program which focuses on individual needs and provides recommendations accordingly is likely to have more participants.

The program helps corporations overcome the current challenges presented by cardiovascular diseases. The program provides employees with the resources to build and maintain a healthier workforce and a profitable business.

To learn about the program for your employees, send us a message today.