

“It Only Happens To... The Other Person...” Right? Hmmm...

A registry of American facts compiled by
Ronald J. Iverson, September, 2003

My friend:

It Only Happens to... “The Other Person”... Right? Hmmm...

Maybe... Maybe not... But let’s take a look at the real numbers...

1) *“The National Institutes of Health estimate costs of cancer...in the year 2002...at \$15.5 billion for indirect costs of lost productivity due to illness.” The National Cancer Institute estimates that nearly 8.9 million Americans with a history of cancer were alive in January, 1999. The five year relative survival rate for all cancers combined is 62%.*

Source: “Cancer Facts and Figures 2003,” American Cancer Society

2) *“Death rates from cancer are declining...”* Source: USA Today, Sept. 3, 2003

3) *“Anyone can get cancer at any age; however, about 77% of all cancers are diagnosed in people of age 55 and older.”* Source: Cancer Reference Information, 2003, American Cancer Society, Inc.

Comment: **Americans are surviving cancer and death rates are declining, but the indirect costs for survivors (other than medical) are in the billions. The facts also indicate that at age 45 or so, “the other person” should be aware that cancer, its survival, and its care costs, are serious possibilities.**

4) *“About 700,000 Americans each year suffer a new or recurrent stroke. Stroke kills nearly 168,000 people a year.”* Source: “Stroke Facts 2003: All Americans,” American Stroke Association, via CDC/NCHS

5) *“Stroke is a leading cause of serious, long-term disability in the United States. In 1999 more than 1,100,000 American adults reported difficulty with functional limitations, activities of daily living, etc. resulting from stroke. The length of time to recover from a stroke depends on its severity. 50 to 70 percent of stroke survivors regain functional independence, but 15 to 30 percent are permanently disabled. 20 percent require institutional care at three months after onset.”* Source: “Heart Disease and Stroke Statistics—2003 Update, American Heart Association.

Comment: **Again, Americans are surviving stroke, in fact, over 500,000 people per year. But 15 to 30 percent of surviving stroke victims are permanently disabled, and 20 percent require institutional care within three months. “The other person” needs to know that it is no secret that stroke victims can linger for months, even years, with rehabilitative and home care needs.**

6) *The number of prevalent (existing living cases) of Coronary Heart Disease is 12,900,000, of which over 7,600,000 are myocardial infarctions (heart attacks.) This year an estimated 650,000 Americans will have a new coronary attack and about 450,000 will have a recurrent attack. About two-thirds of heart attack patients don’t make a complete recovery, but 88 percent of those under age 65 are able to return to work.*

Source: “Heart Disease and Stroke Statistics—2003 Update,” American Heart Association

7) *The Indirect costs of Lost productivity/Morbidity for heart disease, stroke, and hypertensive disease amount to \$32.4 billion. In addition, the expenditures for Nursing Home Care were \$36 billion, and for Home Health Care*

were \$10.8 billion. These three figures represent nearly \$80 billion of non-medical costs associated with heart problems. "Heart Disease and Stroke Statistics—2003 Update," American Heart Association

Comment: Notice that about two-thirds of heart attack patients don't make a complete recovery, but just as importantly, **12 percent of those under age 65 are apparently not able to return to work. \$80 billion of nursing home, home health care and lost productivity costs are significant to "the other person."**

8) *"The medical costs of Vehicle crashes alone (in 2000) totaled nearly \$33 billion, while lost job productivity carried the highest price tag, at \$61 billion." "The number of injured dropped from 3.03 million in 2001 to 2.92 million in 2002... Highway crashes cost society \$230.6 billion a year, about \$820 per person."* Source: USDOT National Highway Traffic Safety Administration reports (July 17, 2003), for 2002.

Comment: This information would indicate that "the other person" is involved about 3 million times a year in traffic accident *injuries*. Not only that, but **lost job productivity is nearly twice that of the actual medical expenses**. This would reflect a need for care for those who are impervious to the other relative information regarding diseases.

9) *Diabetes is becoming more common in the United States. Improper diet and exercise seem to be the leading contributors to this condition. The National Diabetes fact sheet states: "Prevalence of diabetes—Total: 17 million people—6.2% of the population—have diabetes. Diagnosed: 11.1 million people. Undiagnosed: 5.9 million people. The cost of diabetes in the United States—Total: (direct and indirect): \$132 billion. Direct medical costs: \$92 billion. Indirect costs: \$40 billion."* Source: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, 2002

Comment: Again, the **indirect costs of \$40 billion are related to care and lost income sources**. The problem of the 17 million diabetes cases is associated with the **complications of the disease**; such as heart disease, stroke, blindness, kidney disease, nervous system disease, and amputations, **which become "care" items, in addition to medical items, for "the other person."**

10) *"An estimated 4.5 million Americans have Alzheimer's disease... One in 10 persons over 65 and nearly half of those over 85 have Alzheimer's... A small percentage of people as young as their 30's and 40's get the disease... U.S. society spends at least \$100 billion a year on Alzheimer's disease.... Neither Medicare nor most private health insurance covers the long-term care most patients need... Alzheimer's disease is costing American business \$61 billion a year; \$36.5 billion is the cost to business of caregiving (lost productivity from absenteeism of employees who care for family members with Alzheimer's); the rest is the business share of the costs of health and long-term care... More than 7 of 10 people with Alzheimer's disease live at home. Almost 75% of the home care is provided by family and friends--the remainder is "paid" care costing an average of \$12,500 per year. Families pay almost all of that out-of-pocket.."* Source: "Statistics about Alzheimer's Disease" Alzheimer's Association

Comment: What more is there to say? Hmm... "The Other Person." Right.

11) *50% of Bankruptcies in the US are related to a medical reason and 79.1% of those people had Medical Insurance!* Norton Bankruptcy Law Advisor, 2000

Comment: Why did this happen? Because Medical insurance seldom covers the indirect expense associated with 1) the need for Home Care, 2) Assisted Living, and if need be, 3) Nursing Home Care and Alzheimer's, or "memory care" units. When you add up the number of "other people" listed above, add a rather old, but standard statistic developed by the U.S. Accounting Office in 1995—the fact that 43% of people **under age 65** have a need for Long Term Care utilization at some stage of their life. "Scary" isn't it? Especially if you have something to protect, and in case you become "*The Other Person.*"
