

HSA Healthline

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CEO CORNER

HSA: The Key to Managing Health Care Costs

By Lynn Paulson, CEO

According to the Kaiser Foundation, health care costs were up an estimated 7.7 percent last year. It was the lowest annual increase since 1999. That's the good news. The bad news? Health care costs have risen 87 percent since 2000, while incomes have grown only 20 percent and consumer

prices in general have grown only 18 percent in that same period of time. The bottom line? We continue the backward economic slide in terms of reining in health care costs.

This is the fundamental question that begs for solutions with respect to the health care cost dilemma our country faces. It's a question that most Americans, policy-makers and health care providers continue to ignore or bury their heads in the sand about, hoping it will not implode under their watch.

The reality is, as a society, we're not good consumers of health services. We do not understand costs or how to control them. Here's a great analogy I came across that illustrates the problem. *Let's say once you purchased a car, a small monthly fee covered everything that could happen during the life of that vehicle. There would be no charges for maintenance,*

repairs or accidents, regardless of cost. How often do you think you'd take your car in for service or take preventative care measures during the time you owned the car? How much do you think this car would cost under this scenario? It's essentially the same scenario we now have with our current health care system. Most Americans unfortunately don't want to make decisions when it comes to their health. On average, consumers pay less than 15 percent of the health insurance premiums.

Give the consumer a larger financial stake in the health care decisions being made and health care dollars will be spent more wisely - and costs will be reigned in.

One option is incentives for a healthy lifestyle. Studies show that without incentives, less than five percent of



employees embrace lifestyle changes. Companies that promote and secure incentives have 45 percent employee acceptance rates. Maybe you don't penalize health care users that make poor health choices, but promoting wellness and providing incentives for getting and staying healthy isn't a bad way to go. At its core, a healthier populace is the only way to reign in health care costs. An HDHP coupled with an HSA will reward your commitment to a healthier lifestyle.

Congratulations on being part of the solution with your choice of a HDHP/HSA.

Up In Smoke

By Lori Doele, HSA Business Development Officer

Getting individuals to quit smoking can be one of the best steps to lower health care costs. If you're not convinced, read these sobering facts:

- Smoking claims more than 440,000 lives each year. That's more people than die from AIDS, drugs and alcohol, homicide, suicide, and motor vehicle accidents combined.
- Smoking is expensive. Depending on where you live, smoking a pack of cigarettes a day can cost about \$1,800 a year.
- Smoking can shorten your life an average of 14 years, plus it can cause cancer, emphysema, and heart disease.

So why do people continue to light up? The answer is addiction. Smoking is a hard habit to break because tobacco contains highly addictive nicotine.

It's never too late to give up smoking. The sooner one frees their body from the constant punishment of smoking, the sooner their body can recover from years of abuse.

The body has amazing recuperative powers. After only 20 minutes of your last cigarette your body begins to return to normal. After eight hours, carbon monoxide levels in your blood drop and the amount of oxygen carried throughout the body increases. After 72 hours, your

bronchial tubes become more relaxed and less constricted, making it easier to breathe. One year without smoking means the excess risk of coronary heart disease is cut in half.

So how does someone stop? Different approaches work for different people. For some, it's quitting cold turkey, where others find a slower approach is the way to go. Some people find it helps to go to a support group, or a tobacco cessation program at work. Whichever way you choose to quit, kick the habit today.

Staying smoke free will give you a lot more of everything - energy, better job performance, better looks, more money in your pocket, and in the long run, more life to live!

Be Part of the Pyramid for a Healthier You

By Jennifer Roy, HSA Customer Service Advisor

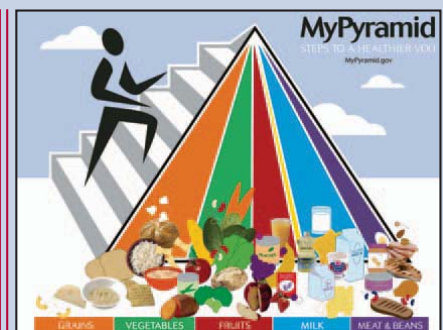
Healthy eating doesn't have to be burdensome. Research has shown that following a healthy eating plan can reduce the risk of developing high blood pressure and lower an already elevated blood pressure.

The image to the right is a food pyramid from the MyPyramid.gov Web site. The pyramid stresses activity along with a proper mix of food groups in one's diet.

MyPyramid contains eight divisions:

- 1) **Grains** - 6 oz. daily, with at least half being whole grains
- 2) **Vegetables** - 2 ½ cups daily of mostly dark green, orange, dry beans, and peas

- 3) **Fruits** - Eat two cups daily, choosing a variety of fruits and limited fruit juices
- 4) **Oils** - From fish, nuts, and vegetable sources
- 5) **Dairy** - Eat three cups daily of a variety of low-fat dairy products
- 6) **Meat and beans** - Eat 5 ½ oz. daily that are lean such as fish and healthy beans, nuts, and seeds
- 7) **Physical activity** - At least 30 minutes of moderate to vigorous activity daily
- 8) **Discretionary calories** - Limit candy, alcohol, or additional food from any other group



Keep a food diary of everything you eat and drink for one week. You might find that making a few small changes will ensure you're eating a healthy, balanced diet.