

Holistic Wellness

A sustainable model for financing healthcare

Troy R. Underwood
troy@trubenefits.net
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Troy R.
Underwood

About me:

- Computer Science / Math
- Pre-Med
- Economics
- Software Developer
- Published Author “How to Launch Your Side Hustle: Start and Scale a Business with Minimal Capital”, **ISBN-13:** [9781440873607](https://www.amazon.com/dp/9781440873607)
- Founder/Co-Founder: FDI, triVIN, Transcend Technologies Inc. (benefitsCONNECT), TRUbenefits
- Certificate eCornell Plant Based Nutrition
- Licensed Life/Health insurance agent
- Chairman Seva Foods
- Board of Advisors Plant Power Fast Food



Health Insurance is expensive because Health Care is expensive. Health Care is expensive because we don't eat right.



We don't have much "Health Care". We have "Sickness Care".



Problem: Achieve a sustainable, affordable solution for providing health care access to any Americans who want it.



Solution: IMPROVE AMERICA'S DIET/LIFESTYLE



Note:

As insurance professionals we are involved in the financing of America's health care, not usually directly involved in providing primary care.



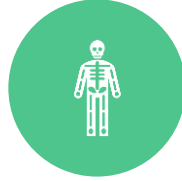
People are fed by the food industry which pays no attention to health and treated by a "Health" industry which pays no attention to food.



DIET



EXERCISE



STRESS REDUCTION
/ MINDFULNESS



SOCIALIZATION



LOVE



Marginal improvements in drug pricing, payments to hospitals, lower administrative costs, etc. will not improve health



Half the adult population is either diabetic or pre-diabetic



Cardiovascular disease afflicts about 122 million Americans and causes about 2,300 deaths each day



Three in four adults are overweight or obese



More Americans are sick than healthy



More Americans die each day from bad diet than were killed on 9/11



(Can you imagine a 9/11 disaster each day? And we do nothing about it!)

Our Food is Killing Too Many of Us

It's our Food!

- Why debate who should pay?
- The question should be:
 - What is making us so sick?
 - How can we reverse this, so we need less sickness care?
- The Answer is... **OUR FOOD!**



Poor Diet



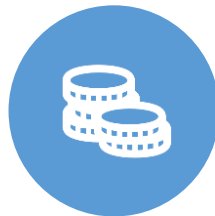
Poor Diet is leading
cause of mortality



Cardiovascular
disease costs \$351
billion annually



Total economic cost
of obesity - \$1.72
Trillion per year



Human and
economic costs



Food is medicine

- Healthy food
 - Better well being
 - Lower healthcare costs
 - Greater sustainability
 - Reduced disparities among population groups

Measurable Improvements



Include nutrition in any electronic health record



Update medical training to include nutrition



Continuing education to put emphasis on nutrition



Patient prescription programs for healthy produce



Home delivered nutritious meals can save a net \$9,000/yr per patient

Solutions

Tax

Sugary beverages
Junk food

Subsidize

Healthy food

- Fruits
- Vegetables
- Beans
- Legumes
- Whole grains

Teach

Proper nutrition and
provide healthy school
meals

Reward

- Reward companies for tackling obesity, diabetes and other diet-related diseases

Work

- Work sites demand healthy food when negotiating with cafeteria vendors

Incentives

- Include incentives for healthy eating

Establish

- Establish Institute for Nutrition (National Institutes of Health spends almost nothing on actual health)

Government plays a role

PPACA flaws

- No behavioral incentives for health.
- Smokers premium penalty no impact.
- Wellness programs little to no impact.

Government leaders can champion real solutions

- Not preachy
- Not alarmist
- Tim Ryan – stand up to Monsanto
- Cory Booker – primarily climate change vegan, not primarily for health



Do's and Don'ts



Do

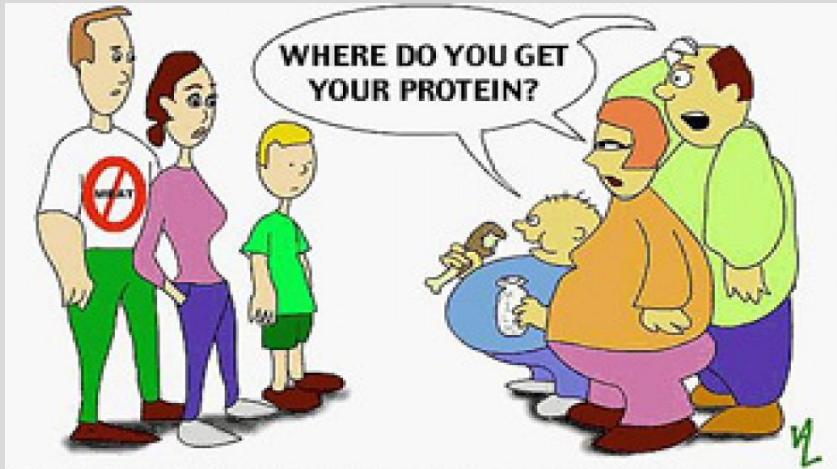
**Fruits – Vegetables – Legumes (Beans, Peas, Lentils) –
Whole Grains - Exercise – Yoga – Meditation – Sleep –
Socialize – Love – Chiropractic - Massage**

• Don't

**Meat – Dairy – Eggs - Sugary drinks – MSG – High
Fructose Corn Syrup – Stress – Smoking/Vaping –
Refined foods - Idle**

Myths

- Meat is necessary
- Dairy builds strong bones
- Plants do not have enough protein
- There is a protein deficiency



Latest studies: A third of Americans are overweight, and an additional quarter are obese.

Facts

- Meat is not necessary and actually harmful
- Dairy consumers have much higher rates of osteoporosis
- Plants have plenty of protein
- Most Americans eat way too much protein

The Environment

- The business of raising animals for food is responsible for about 18% of global warming.
- Animal agriculture takes up an incredible 70% of all agricultural land, and a whopping 30% of the land surface of the planet.
- As a result, farmed animals are probably the biggest cause of slashing and burning of the world's forests.

The Environment

- If every American skipped one meal of chicken per week and substituted vegan foods, the carbon dioxide savings would be the same as if the nation removed more than 500,000 cars from U.S. roads.
- A person prevents more climate change pollution by going vegan than by switching to a hybrid car.
- It takes more than 10 times as much fossil fuel to make one calorie of animal protein as it does to make one calorie of plant protein.

Why should health care providers prescribe Whole Food Plant-Based Nutrition?

Treatment

- Bypass surgery for heart disease
- High cholesterol (statin) drugs
- Diabetes drugs
- Whole Food Plant-Based Nutrition

Effectiveness

- 15%-50% Failure rate at 5 years depending on type
- 1.2% reduced risk of death, 2.6% reduced risk of heart attack, 0.8% reduced risk of stroke
- 10% avoid diabetic complications (heart attack, blindness, kidney disease, amputation), 5% avoid diabetes-related death
- Significant

Side Effects

- 20% complication rate, 5% stroke, 2% death
- 10% experience muscle damage, 2% develop diabetes, common: diarrhea, muscle/joint pain, upset stomach
- 2%-12% experience diarrhea, nausea, vomiting, upset stomach
- More energy, less need for doctor visits and medication

Cost

- \$150,000
- \$20/mo for life (generic)
- \$10/mo for life (generic)
- Free (everyone has to eat)

Why is Whole
Food Plant-
Based
Nutrition not
commonly
used?

Why is Whole Food Plant- Based Nutrition not commonly used?

- Fact that most chronic conditions can be reversed is not widely known.
 - Yes, Type 2 Diabetes can be prevented and reversed with a WFPB diet
 - Yes, Cardiovascular disease can be prevented and reversed with a WFPB diet
- Lack of monetary incentives for providers to reverse chronic disease
- Beef and Dairy industry perverse incentives

JUST HOW BIG ARE TODAY'S CHICKENS?

Average weight of chicken breeds at 56 days old



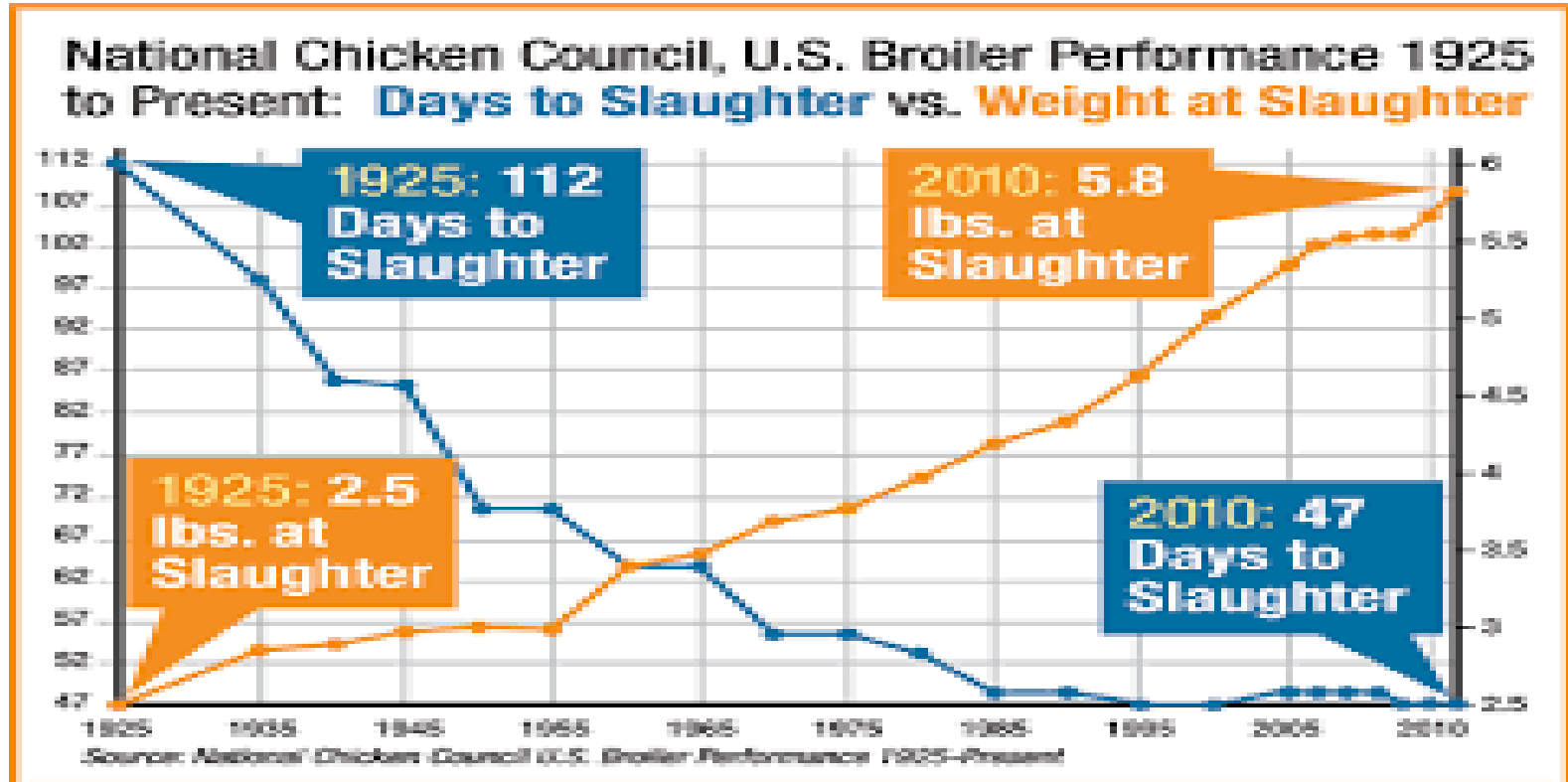
1957
905g



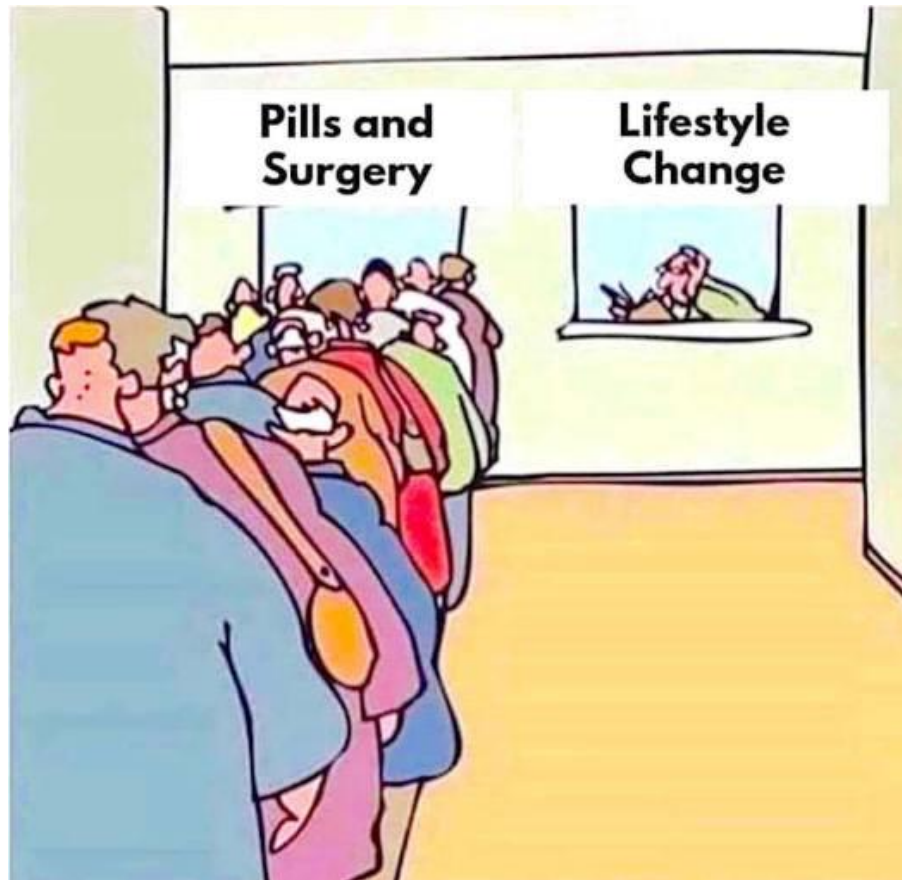
1978
1,808g



2005
4,202g



- If humans grew at a similar rate, a 6.6 lb newborn baby would weigh 660 lb after 2 months.



Health Care Costs Can Be Reduced Nationwide

- Reverse Chronic Conditions
 - >85% of health care spending (Obesity, Type 2 Diabetes, Rheumatoid Arthritis, Congestive Heart Failure)
- Self insured payers cover 120 million people
 - Any reduction in health spending increases profits
 - Do not require new laws to be passed and are exempt from insurance regulation



3 Steps for Health Care Providers to Educate Self- Insured Payers About this Payment Model

- 1) Identify key decision makers at self-insured payers and initiate discussions
- 2) Provide relevant data that shows how the company can improve their bottom line
 - 85% of costs from chronic (preventable and reversible) conditions
 - Costs for employees with chronic conditions will continue (and increase) every year they are employed – unless the condition is reversed
 - Annual cost savings per person for various conditions (e.g. save \$7,500 annually for every diabetes reversal that occurs and that's only direct costs)
 - Reasons for high long-term adherence rates of LM when properly presented (It actually works! Employees feel better, less absenteeism, reduce medications)

3 Steps for Health Care Providers to Educate Self- Insured Payers About this Payment Model

- 3) Clarify how this model is different than “wellness” programs
 - This is a chronic disease reversal plan (not a wellness or prevention program)
 - How many employees have reversed diabetes, heart disease, or rheumatoid arthritis with their current “wellness” program?
 - No significant upfront capital expenditures
 - Pay for Results: Incentives only paid for documented health improvements and amounts are based on actuarially determined cost savings
 - Long-Term Time Horizon: Recurring incentives to maintain improved employee health over their future lifetime

Conclusion and Summary

- Current level of health care cost is unsustainable
- Prevention is important, but focus where the money is – chronic disease reversal
- Lifestyle Medicine (LM) offers a solution, but lacks incentives for widespread adoption
- Actuarial Patient Value Model aligns the incentives of patients, providers, payers
- Health care providers can influence key decision makers at self-insured payers
- American College of Lifestyle Medicine Economic Research Consortium can help