

Are your employees avoiding the care they need?



Just because your employees have health insurance doesn't mean they're getting the care they need. In fact, there are millions of Americans who do not receive the preventive health services they need.¹

High health care costs are part of the equation here, as 57% of American workers report suffering high levels of anxiety about health care costs beyond what their insurance covers.² But it's not the only factor at play. Inconvenience, logistical challenges such as transportation, and plain old anxiety have a role here. The fear of doctors is so strong that there's even a short-term medical condition associated with it: "white coat syndrome," an anxious reaction to simply being with a doctor that results in temporarily elevated blood pressure.³

If you want to make sure your employees are at their healthiest, you need to address the avoidance of medical care. Stressing the importance of preventive care can help keep your workforce — and your business — at its strongest.

Preventive health care is more than a nice-to-have

When people invest the time in routine medical care beyond what's necessitated by illness or injury, they're setting themselves up for better health outcomes. These services include blood pressure and cholesterol checks, screenings for diseases such as cancer and thyroid issues, and behavioral counseling for tobacco use, obesity, alcohol use and mental health issues. Even the buzzword of 2021 — vaccinations — is considered preventive care.

Preventive care can catch diseases and other health conditions early, rather than waiting for symptoms to emerge. (Even optometrists can spot worrisome conditions early, including diabetes, thyroid disease and high cholesterol.⁴) Just as important, it can help lead patients to do the things that can help prevent chronic conditions such as heart disease. This isn't hypothetical: Of the five leading causes of death in the U.S., four of them are chronic conditions that can often be prevented or managed with regular access to medical care.⁵

Avoiding health care doesn't mean avoiding health costs

People may delay medical treatment because of costs, but those savings are short term. The longer someone puts off care, the more it typically costs to treat a condition. And when a condition becomes severe, it can prevent an employee from being able to do his or her job.



Take high blood pressure (and not of the “white coat syndrome” variety). Nearly half of adults in the U.S. have hypertension and only about 1 in 4 adults have their condition under control.⁶ It doesn't stop at medical care, either: Annual medical costs for people with high blood pressure are up to \$2,500 higher than costs for people without high blood pressure.⁷ Viewed as a whole, that adds up, and not just in costs for direct care. High blood pressure, diabetes, smoking, physical inactivity and obesity cost U.S. employers more than \$36 billion a year because of absenteeism.⁸

How can you help your employees get the care they need?

Having a wellness program that incorporates preventive care can go a long way toward helping smooth your employees' path to health. Some parts of the program might be built into your existing benefits: Several of Aflac's insurance policies offer benefits that encourage policyholders to have routine checkups, for instance. Critical illness and hospital indemnity plans can also help alleviate costs associated with health conditions that may spring from delayed care. And telehealth services can help with logistical problems such as transportation, even if additional visits need to be in person. Sometimes taking matters into your own hands can help, as with wellness opportunities such as on-site vaccinations and certain screenings for cancer and other conditions.

But perhaps the most important thing you can do as a business leader is to make wellness and preventive care a part of your company culture. Communicate clearly with your workforce about the importance of preventive care, and remind people about offerings that some employees might have missed in their orientation, such as telehealth appointments.

Also, managers should make it clear that doctor's visits are a normal, expected part of our lives. Which would you rather have: an employee who misses an afternoon of work for a health screening, or an employee who has to take three months of leave to care for a condition that could have been caught at a screening she didn't but she didn't know how to ask for an afternoon off?

Are you ready to help lead your employees in taking ownership of their health? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ U.S. Department of Health and Human Services. "Preventive Care." [Accessed 06.27.2023](#).

² Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published November 2022. [Accessed 06.27.2023](#).

³ Medical News Today. "What is white coat syndrome, or white coat hypertension?" Last reviewed 03.02.2022. [Accessed 06.27.2023](#).

⁴ American Academy of Ophthalmology. "20 Surprising Health Problems an Eye Exam Can Catch." Published 04.29.2022. [Accessed 06.27.2023](#).

⁵ The Balance. "Why Preventive Care Lowers Health Care Costs." Updated 10.28.2022. [Accessed 06.27.2023](#).

⁶ Center for Disease Control and Prevention. "Facts About Hypertension." Last reviewed 05.15.2023. [Accessed 06.27.2023](#).

⁷ Center for Disease Control and Prevention. "Power of Prevention." Last reviewed 12.21.2022. [Accessed 06.27.2023](#).

⁸ Centers for Disease Control and Prevention. "Workplace Health Promotion." Last reviewed 06.09.2022. [Accessed 06.27.2023](#).

*Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY or VA. Benefits/premium rates may vary based on state and plan levels. Optional riders may be available at an additional cost. Policies/riders have limitations and exclusions that may affect benefits payable. For complete details, including availability and costs, please contact your local Aflac benefits advisor.

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In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies B40100VA & B4010HVA.

Aflac | WWWHQ | 1932 Wynnton Road | Columbus, GA 31999