

According to the CDC, heart disease, stroke, cancer, diabetes, obesity, and arthritis are the most common preventable diseases and the most costly. Measures to prevent these chronic conditions include exercise, weight loss, smoking cessation, nutrition, and abstaining from alcohol (“CDC”, 2015). Steps to reduce these growing chronic conditions include education starting from birth. Parents should encourage a healthy lifestyle at a young age to be carried over into adulthood. Making sure parents have the correct information to start their children off to a healthy life should begin with pregnancy (Estes, Chapman, Dodd, Hollister, & Harrington, 2013). Physicians and healthcare providers have the opportunity to educate parents about the importance of healthy eating and exercising from birth and with each well child visit.

Should insurance companies cover preventable diseases and conditions? Yes, insurance companies have an obligation to cover cost of patient’s healthcare needs. However, when patients become non-compliant with what they should be doing to correct the problem, patients should be held accountable for their own health. For example, a non-compliant diabetic patient should be educated on the importance of following their diet and exercise regimes in order to keep their insurance. When patients return to the hospital 3 times a month with high glucose levels due to non-compliance, they should be warned that insurance will not be covering for the returned visits. People need to be held accountable for their actions.

Government funding and tax payers should not have to bear the burden of others lifestyle choices. After explaining to patients that their insurance will be cut off if you continue to be non-compliant, that should take care of the problem. Giving patients the opportunity to change their lifestyle habits and prevent episodes should be our top priority. The more education people have about how to change their life the better. Resources should be made available to patients who are unable to afford healthy food. Programs already in place for low income families, such as food

stamps, could be regulated further to help people afford and make healthy buying choices.

Education is key to prevention.

CDC, (2015). Chronic disease: The leading cause of death and disability in the United States.

Retrieved from: <http://www.cdc.gov/chronicdisease/overview/>

Estes, C. L., Chapman, S. A., Dodd, C., Hollister, B., & Harrington, C. (2013). *Health policy crisis and reform* (6th ed.). Burlington, MA: Jones & Bartlett Learning.