



# Inactivity is worse for your health than smoking

-Cleveland Clinic, 2019

## ECONOMIC & HEALTHCARE IMPACT OF INACTIVITY

Treating obesity-related illnesses has a dramatic economic impact on our country

- 8 out of the 10 most expensive chronic diseases are more frequent in an inactive population. This costs America **\$1.45 trillion** annually, in direct medical costs and loss productivity. *(Health Payer Intelligence, July 2017)*

Health expenditures to increase by **5.5%** annually through 2027

-Centers for Medicare & Medicaid Services, 2019

### TOP 10 MOST EXPENSIVE MEDICAL CONDITIONS

|    |               |                                |
|----|---------------|--------------------------------|
| 1  | \$317 billion | Cardiovascular Diseases        |
| 2  | \$300 billion | Smoking-Related Health Issues* |
| 3  | \$264 billion | Obesity/Inactivity             |
| 4  | \$249 billion | Alcohol-Related Health Issues  |
| 5  | \$245 billion | Diabetes                       |
| 6  | \$236 billion | Alzheimer's                    |
| 7  | \$171 billion | Cancer                         |
| 8  | \$128 billion | Arthritis                      |
| 9  | \$56 billion  | Asthma                         |
| 10 | \$33 billion  | Stroke                         |

\*Fewer active people smoke

**Cardiovascular Disease and Obesity/Inactivity ALONE cost America \$581 BILLION PER YEAR.**

# \$264 BILLION

Inadequate levels of physical activity are associated with **\$117 billion** in annual health care costs

In addition, the United States spends **\$147 billion** on healthcare related to obesity

*(Health Payer Intelligence, July 2017)*

### THE SOLUTION

Improving health through increased activity

### CHANGE IS NEEDED TO REINFORCE MORE ACTIVE LIFESTYLES

Cosponsor the PHIT Act (S. 680, H.R. 1679) to promote healthy behavior through **increased physical activity.**

CONTACT: Bill Sells • bsells@sfia.org • 301.495.6321

www.SFIA.org • @TheSFIA





GLOBAL EMPLOYEE  
HEALTH & FITNESS MONTH



## PHIT POINT/COUNTERPOINT

### General key points: Personal Health Investment Today (PHIT) Act

- ~Think prevention – Invest in health now or pay more for treatment later.
- ~Increased physical activity means less spending on preventable chronic diseases.
- ~ROI – Investing \$1.00 in physical activity leads to \$3.27 in medical cost savings.

### **POINT 1: How will PHIT benefit lower-income Americans who may not have disposable income to set-aside money in pre-tax medical accounts.**

**Response:** Because it is more predictable to pay for prevention than treatment, PHIT enables all Americans to set-aside money for the annual costs for physical activities. Per the Employers Council for Flexible Compensation 2016 Data, the median household income for a HAS/FSA participant is \$57,000. PHIT provides a financial incentive to participate in sports leagues, fitness and exercise programs and community center activities. It also gives children from lower-income families a greater chance of being able to participate in pay-to-play school sports, community recreational activities and encourages a lifetime of healthy activity.

**POINT 2: Won't PHIT benefit only those who are already physically active?**

**RESPONSE:** PHIT will lower the cost of physical activities to encourage many more Americans to adopt active lifestyles. By making physical activity more affordable, people who may have been reluctant to join a fitness facility due to the cost, will sign up for a fitness class, register their child for a youth league or participate in an adult recreational league/activity, etc. They will now be encouraged to do so through PHIT.

**POINT 3: Our tax code already has too many tax breaks; I want to simplify it by getting rid of all the loopholes.**

**RESPONSE:** I understand your concern, but PHIT does not create a new tax break, it just allows consumers to use pre-tax dollars for prevention to promote health via physically active lifestyles. If the overwhelming evidence on the health risks resulting from sedentary lifestyles does not change personal behavior, the best option to promote behavioral change is a financial incentive – PHIT provides a financial incentive for behavioral change.

**POINT 4: How do we know people will take advantage of PHIT and become more physically active?**

**RESPONSE:** PHIT encourages Americans to be healthy and avoid the consequences of many preventable health problems. The **cost** of being physically active is a barrier and PHIT lowers this barrier. Out of 1,000 adults surveyed, 83% said that they would be willing to follow a healthy lifestyle program if they received incentives. Financial incentives for physical activity are working in the private sector and in local communities. Wellness Programs encourage physical activity, while existing pre-tax accounts do not. PHIT corrects this inconsistency.

**POINT 5: We need to address other health issues that are more important.**

**RESPONSE:** Inactivity is a huge health concern – bigger than obesity and smoking! Reducing medical spending is a top priority. Sedentary lifestyles are responsible for the dramatic rise in expensive chronic disease in America. Reversing the obesity/sedentary lifestyle trends should be a national priority. In 2015, the United States spent almost three times on healthcare as the average of other countries with comparable incomes. (Organization for Economic Cooperation and Development)

## **POINT 6: Why should this be a Federal Government issue?**

**RESPONSE:** Simple: To reduce healthcare spending. Physical Activity is key to preventing costly chronic illnesses that are contributing to the dramatic rise in our nation's healthcare costs. Prevention is a lot less expensive in the long run than spending to treat preventable illness. 9 out of the top 10 most expensive medical conditions in America are more common among the overweight and obese. If we continue to focus on treatment instead of prevention, obesity related expenses are projected to increase by \$48 billion by 2030. (Harvard School of Public Health ). America can't afford to continue this unhealthy trend. Prevention through physical activity and healthy lifestyles is the right approach to our rising healthcare concerns. America needs to become more active...PHIT encourages activity!

## **POINT 7: I'm not a big supporter of pre-tax medical accounts. Why should I support an increase in the contribution limits to accommodate PHIT?**

**RESPONSE:** PHIT does NOT create new pre-tax accounts and it does **NOT** increase the caps on existing pre-tax medical accounts. PHIT is not limited to pre-tax accounts. PHIT only expands the IRS definition of eligible medical expenses to include physical activity in order to promote health to combat preventable chronic conditions. By making physical activities more affordable, Americans will be encouraged to voluntarily invest in physically active lifestyles to improve health and reduce medical spending.

Respectfully submitted:

Diane H. Hart, President and Executive Director

National Association for Health and Fitness [www.physicalfitness.org](http://www.physicalfitness.org)

Chair, Global Employee Health and Fitness Month ([www.healthandfitnessmonth.org](http://www.healthandfitnessmonth.org))

(Exclusively sponsored by MINDBODY)

Owner/Founder Hart to Heart Fitness [www.harttoheartfitness.org](http://www.harttoheartfitness.org)

#518-456-1058

