

# Did you know?



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National Technical Manager

## Diabetes, the progressive but often preventable disease

In National Diabetes Week (13-17 July), we should take time to consider what we can do to overcome any risk we, and those we care about, may have of progressing to diabetes.

Experts are unanimous; we should avoid obesity, sedentary lifestyles, uncontrolled hypertension, high cholesterol and other abnormalities of blood lipids, and above all, smoking. These days, people with diabetes do not commonly die from a diabetic coma, but instead from heart disease, stroke and related conditions.

### Fast facts – Diabetes in Australia

- 275 Australians develop diabetes every day
- Diabetes is Australia's fastest growing chronic disease
- About 890,000 Australians are currently diagnosed with diabetes. The same number again may have it but not know
- The total number of Australians with diabetes and pre-diabetes is estimated at 3.2 million
- Up to 60% of cases of type 2 diabetes can be prevented
- The total financial cost of type 2 diabetes is estimated at \$10.3 billion. Of this, carer costs were estimated as \$4.4 billion, productivity losses were \$4.1 billion, and health system costs were \$1.1 billion.

Source: [www.diabetesaustralia.com.au](http://www.diabetesaustralia.com.au)

There are three main types of diabetes:

1. **Type 1:** Characterised by little or no insulin production and likely to develop before 18 years of age. Treatment generally involves insulin injections and careful dietary control. It is also known as insulin-dependent diabetes.
2. **Type 2:** Characterised by resistance in the body's ability to use insulin and likely to develop after 40 years of age. Lifestyle factors such as diet, obesity and exercise are strongly associated with Type 2 diabetes. It is also known as non-insulin dependent diabetes mellitus.
3. **Gestational:** Occurs during pregnancy in about 3-8% of females not previously diagnosed with diabetes. This form of diabetes usually resolves after pregnancy.

Source: [www.abs.gov.au](http://www.abs.gov.au) - *Diabetes in Australia: A Snapshot, 2004-05*

### How we can help your clients

At CommInsure we offer a full trauma benefit payment for Advanced Diabetes. Advanced Diabetes is defined (ref 4.4.4) as severe diabetes mellitus (either insulin or non-insulin dependent) as certified by a consultant endocrinologist and resulting in at least two of the following criteria:

- Severe diabetic retinopathy resulting in visual acuity uncorrected and corrected of 6/36 or worse in both eyes
- Severe diabetic neuropathy causing motor and/autonomic impairment
- Severe diabetic nephropathy causing chronic irreversible renal impairment
- Diabetic gangrene leading to surgical intervention.

We also offer a partial trauma benefit of 40% of the Trauma Cover Benefit (up to \$200,000) for **Diabetes Complication**. This is covered under our 10 extra events for Trauma Plus.

Diabetes Complication is defined (ref 4.4.5) as diagnosis of Type 1 Insulin dependent diabetes mellitus, as certified by a consultant endocrinologist and resulting in at least two of the following criteria:

- i) Urinary protein excretion of more than 300mg per day
- ii) Diabetic retinopathy, with a minimum severity of at least exudates and/or dot-blot haemorrhages
- iii) Persistent sensory neuropathy.

**CommInsure does not exclude Diabetes Complication over the age of 30.**

**From our Chief Medical Officer.**

“Fortunately, your diabetic risk profile can improve or be optimised if you address lifestyle choices and control your diabetes. A number of areas can be addressed:

- Cease smoking (if you are a smoker)
- Lose weight if your Body Mass Index is elevated
- Ensure that you regularly check your blood pressure and that it is controlled.
- Address your diet and avoid a diet high in cholesterol
- Monitor your glucose control and maintain it at an optimal level which is an HBA1C below 7.

If a diabetic presents to us with a proven track record of the above then it certainly will be taken into consideration when offering or reviewing cover for a client.”

*Dr William Monday Chief Medical Officer, CommInsure*

## Summary

There is no doubt that diabetes is a serious health crisis affecting many millions of Australians, but it's not all bad news - in many cases it can be controlled and even prevented.

## References

1. Lavie CJ, Milani RV, Ventura HO. Obesity and cardiovascular disease. Risk factor, paradox, and impact of weight loss. *J Am Coll Cardiol* 2009; 53:1925–1932.
2. Heartwire CME © 2009 MedscapeCME
3. Diehr P, O'Meara ES, Fitzpatrick A, Newman AB, Kuller L, Burke G. Weight, Mortality, Years of Healthy Life, and Active Life Expectancy in Older Adults. *J Am Geriatr Soc.* 2008 Jan;56(1):76-83

## Important information

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