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Australians’ health risk factors on the rise

In this week’s Did You Know? we highlight some key findings from the Australian Institute of Health and Welfare’s recent report, ‘Risk factor trends: age patterns in key health risk factors over time’.

The AIHW report outlines recent trends in key health risk factors across different age groups in the Australian population. The specific risk factors included overweight and obesity, physical inactivity, poor diet, smoking and excessive alcohol consumption. These are the main risk factors associated with non-communicable diseases, such as cancers, cardiovascular disease, non-insulin dependent diabetes, mellitus and chronic kidney disease.

From a national health perspective, monitoring the trends and age-specific patterns of these key risk factors, over time, is very helpful for developing targeted strategies to help prevent and reduce the burden of several chronic diseases among Australians.

Key findings:

- Smoking rates among Australians declined between 1989-2008, especially among younger people. The AIHW indicated that smoking rates are likely to continue declining in the foreseeable future, as current smoking patterns among younger Australians are likely to predict their smoking behaviours in the future.

- Between 1995-2008, body mass index and waist circumference measurements increased among Australian adults, resulting in corresponding increases in the numbers of overweight and obese people across all age groups. Females between the ages of 12 and 44 years reflected the greatest increases in overweight and obesity numbers during this timeframe.

- The proportion of physically inactive adults remained high between 1989-2008, at over 50 per cent of the population across all age groups, with even higher rates of inactivity reported for specific age groups. From 1995-2008, physical inactivity rates had also increased among young adults between 15-17 years of age.

- During 2004-05, most adults and younger people aged 12 to 17 years were not eating enough vegetables and for most age groups, this trend had worsened by 2007-08.

- Rates of alcohol consumption at ‘risky’ and ‘high risk’ levels had increased between 1995- 2008 across all adult age groups, except for men aged 75 years or over.

Relevance for your clients

With several health risk factors for chronic diseases common, and on the increase among Australians, implementing the right levels and types of personal risk protection insurance for your clients can help alleviate their financial hardship, should they suffer a significant disability due to chronic disease e.g. cancer, heart attack, stroke.

At CommInsure, we provide a comprehensive range of personal risk protection products, including life insurance, total and permanent disability cover, trauma cover and income protection insurance, which can help clients if they suffer a disability due to illness or injury, and has scope to provide a level of financial support for a primary carer.

Summary

Personal risk protection insurance is a very important tool in the adviser’s arsenal to help mitigate potentially adverse financial outcomes for your clients, should they be impacted by chronic disease, thereby providing them with peace of mind.

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1 Source: Australian Institute of Health and Welfare Risk factor trends: Age patterns in key health risk over time - Cat. no. PHE 166