



# Improving Your Well-Being May Help Lower Your Healthcare Costs

*By: Corporate Synergies' Benefits Experts*

Healthcare costs continue to rise, and it can feel as though there is nothing you can do to combat the expenses—but there is. Improving well-being can greatly lower your health care costs.

According to the Centers for Disease Control and Prevention (CDC), 86% of the nation's health care costs go to treating chronic conditions. Obesity, heart disease and Type 2 diabetes are a few of the most common chronic health conditions. Medical care for obesity alone costs the United States roughly \$147 to \$210 billion every year.

Risk factors for chronic diseases and other health problems can be managed through your lifestyle choices. According to the CDC, risk factors include: inactivity, smoking, high cholesterol, obesity, elevated blood pressure and diabetes. The Medical Expenditure Panel Survey, conducted by the Department of Health and Human Service's Agency for Healthcare Research and Quality, found that people who have four or more of the listed risk factors rack up an average of \$3,116 more on medication costs alone than those with one or less of the risk factors.

Making changes to your lifestyle can help prevent or lessen the severity of health issues, which may result in fewer health expenses and a greater well-being.

## **What Is Well-Being?**

At its most basic level, [well-being](#) refers to feeling good and maintaining a healthy lifestyle. Achieving total well-being may seem unattainable, but it's a continuous goal that everyone should be striving for. Physical, mental, social and financial well-being are four components that make up your overall well-being.

**Physical well-being**—Whether you're taking a 30-minute walk after work or joining an adult sports team, staying physically active is imperative to your overall health. Eating a [well-balanced diet](#) to fuel your body, as well as getting enough sleep, are also necessary to maintain physical well-being.

**Mental well-being**—How your mind feels directly affects how your body performs. One common theme of mental well-being is the impact of stress. The American Institute of Stress reported that 1 in 4 employees consider their jobs to be the top stressor in their life. [Reducing stress](#) in your work and personal life may greatly improve your ability to focus and think more clearly.

**Social well-being**—Your [social well-being](#) plays a big role in your overall well-being. Joining a club or an adult sports team is a great way to meet new people and stay active in a way that's low commitment, yet extremely beneficial to your overall well-being. Being social can create long-lasting support systems or even form connections in your professional life.

**Financial well-being**—According to a Gallup survey, 46% of working employees are very or moderately worried about paying off normal medical expenses. Being [financially literate](#) and establishing a healthy relationship with money can lead to increased financial stability and better well-being.

For more information on well-being, visit [HealthDiscovery.org](https://www.healthdiscovery.org) or contact HR for resources that may be available to you.

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