



Web Eagle

April 2019

Welcome to the Web Eagle, your monthly source for the latest product and industry news from United Security Assurance. For producer use only.

Quote of the Month

"Start where you are. Use what you have. Do what you can."

Arthur Ashe,
American tennis player

e-Applications

You can access state-specific e-Apps for our **SecureHorizons** STC plan and **LSS** series of LTCi products at our [Agent Portal*](#).

Faxing Applications

We can accept faxed applications with voided checks at this secure, toll-free number **888-976-5969**.

Download your copy of the [fax cover sheet](#).

Quoting Software

Our quoting software can be downloaded from our [website*](#). Contact us if you are unable to download the quoting software, or if you would like to have an illustration done for you.

Our **LSS and LSS Select** LTCi products, and

Benefits of Exercising for One Hour

Seniors with pain in their hips or legs can help delay a disability by performing some type of physical activity for as little as one hour a week. A recent study from researchers at Northwestern Medicine found that less than 10 minutes a day of moderate physical activity was enough to help older adults avoid limitations to their movement. [Read more here.](#)



Underwriting Corner¹

Written By: Jennifer Howlett

Underwriting Supervisor

The Underwriting Corner topic for this month is **Obesity**.

Obesity has been an increasing problem in the United States. The OECD (Organization for Economic Cooperation and Development) reports over 30% of the adult population in the United States is obese. Overweight and obesity rates have grown rapidly in England, Mexico and the United States since the 1990s and are projected to continue to increase

SecureHorizons short-term home health care plan are featured on [StrateCision quoting platform](#).

Ordering Supplies

USA licensed producers can order directly from our Marketing Team, at 800-872-3044.

*This is a secured section of our site that requires [registration](#).

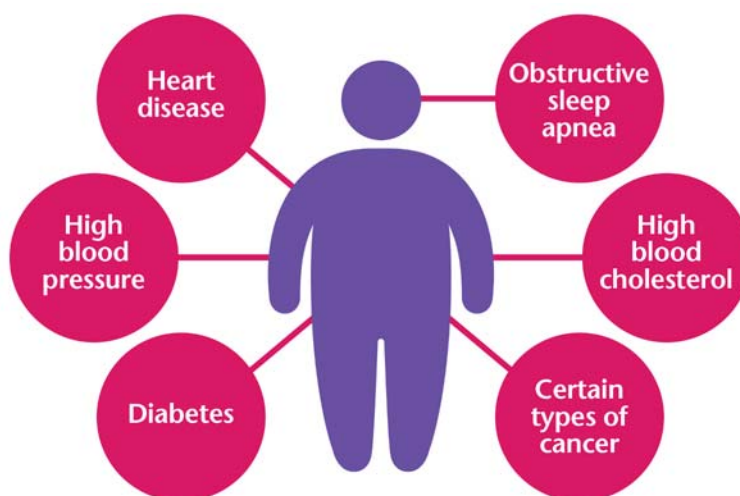
Contact Us

673 East Cherry Lane
P.O. Box 64477
Phone: 800-872-3044
Fax: 215-723-8036
www.usaofpa.com

through 2030.

Obesity is defined by the medical-dictionary.thefreedictionary.com as an abnormal accumulation of body fat, usually 20% or more over an individual's ideal body weight. Obesity is associated with increased risk of illness, disability and death. This impacts long term care underwriting in 2 out of the 3 areas; risk of illness and risk of disability, causing higher premium rates and, in some cases, declines. Obesity and excess weight can increase the risk of developing a number of health conditions including:

- Metabolic Syndrome – collection of issues including high blood pressure, diabetes, type 2 and cardiovascular disease
- Arthritis
- Some types of cancer



How does it happen? Obesity can occur because of multiple factors including:

- **Consuming too many calories** – When one consumes more calories than they use as energy, the body will store the extra calories as fat. Foods that tend to increase the risk of weight gain include fast foods; fried foods; fatty and processed meats; many dairy products; foods with added sugars (baked goods, ready-made breakfast cereals and cookies); foods with hidden sugars (condiments, canned & packaged food items); sweetened juices, sodas, and alcoholic drinks; processed, high-carbohydrate foods (breads, bagels, enriched pasta).
- **Leading a sedentary lifestyle** – lack of activity doesn't allow the body to burn calories. Physical activity affects how a person's hormones work, and hormones have an impact on how the body processes

food. Examples of sedentary habits include working in an office rather than doing manual labor; playing games on a computer instead of physical activities outside; going to places by car instead of walking or cycling. Several studies have shown that physical activity can help to keep insulin levels stable and that unstable insulin levels may lead to weight gain. Researchers who published a review in *BMJ Open Sport and Exercise Medicine* in 2017 noted that, while the designs of some studies make it hard to draw exact conclusions, "A lifestyle incorporating regular [physical activity] has been identified as a key factor for maintaining and improving many aspects of health, including insulin sensitivity."

- **Not sleeping enough** – Researchers reviewed evidence for over 28,000 children and 15,000 adults in the United Kingdom from 1977 to 2012. In 2012, they concluded that sleep deprivation significantly increased obesity risk in both adults and children. When a person doesn't sleep enough, their body produces ghrelin, a hormone that stimulates appetite. At the same time a lack of sleep also results in a lower production of leptin, a hormone that suppresses the appetite.
- **Endocrine disruptors** – A team from the University of Barcelona published a study in the *World Journal of Gastroenterology* that provides clues as to how liquid fructose — a type of sugar — in beverages may alter lipid energy metabolism and lead to fatty liver and metabolic syndrome. After feeding rats a 10-percent fructose solution for 14 days, the scientists noted that their metabolism was starting to change. Authorities have raised concerns about the use of high-fructose corn syrup to sweeten drinks and other food products, and call for changes in the diets of young people to prevent the problems of metabolic changes, oxidative stress and inflammation. **Avoid high-fructose corn syrup when possible**; be sure to check food labels before you buy. Foods that contain high-fructose corn syrup include:
 - Soda, energy drinks/sports drinks
 - Candy and ice cream
 - Coffee creamer and condiments such as salad dressing, ketchup and barbecue sauce
 - Sweetened foods such as yogurt, juices and canned foods
 - Bread, ready-made baked goods, cereal, cereal bars, "energy" or "nutrition" bars
- **Medications** – some medications that were noted to cause weight gain over a period of months are atypical

anti-psychotics, especially olanzapine (Zyprexa), Quetiapine (Seroquel), and Risperidone (Risperdal); Anticonvulsants and mood stabilizers, and specifically Gabapentin (Neurontin); Hypoglycemic medications, such as Tolbutamide (Orinase); Glucocorticoids used to treat Rheumatoid Arthritis; some antidepressants.

- **Obesity Gene** – a faulty gene called the fat-mass and obesity-associated gene (FTO) is responsible for some cases of obesity.

There are ways to overcome obesity, but it involves a lifestyle change, dedication to oneself, and a desire to be healthier. Weight loss surgery is a consideration when more conservative options fail, at first. However, after surgery, lifestyle changes such as increased exercise/activity, better sleep schedules, portion control, increase d intake of more whole foods and less processed foods, meal planning, etc. are a MUST. Consultations with a physician and/or nutrition specialist are important steps to understanding what one's body needs and the best way to achieve and maintain a healthy weight and lifestyle.

As always, please call your Underwriting team with any questions you have or if you want to discuss a particular case.

¹All information is intended as general knowledge only and is not a substitute for medical advice for specific medical conditions. We cannot and do not give medical advice. Individuals are always encouraged to seek medical advice for any specific health issues.

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Please note it is extremely important to obtain all the person's medications since some people have more than one diagnosis and may be on a medication that is on the "unacceptable/knock out list".

Information for this article was obtained from the following websites:

<https://medical-dictionary.thefreedictionary.com/obesity>

<https://usoecd.usmission.gov/our-relationship/about-the-oecd/what-is-the-oecd/>

<https://www.medicalnewstoday.com/articles/323551.php>

<https://www.oecd.org/els/health-systems/Obesity-Update-2017.pdf>

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United Security Assurance
Company of Pennsylvania
673 East Cherry Lane
Souderton, PA 18964

