

We like to refer to hospitals, physicians and other medical clinicians collectively as a “health care system.” This tends to make us think that someone or something else – perhaps a doctor, a drug or some treatment – has the ultimate control over our health. But that’s just not the case. Generally, the system in place is a “disease care system,” not a health care system. Disease care is certainly important when you are sick and in need of treatment but rarely are professional clinical services related to the promotion of health. That power resides almost entirely with you.

A recent report from the Centers for Disease Control and Prevention – the CDC – suggested that we owe our increasing life spans largely to cutting-edge biomedical advances rather than to our own personal choices. They reported that overall life expectancy in the US has increased to a high of approximately 78 years overall with women outliving men.

That we are living longer is good news but here’s the rub – there is an increasing burden of chronic disease beginning at ever-younger ages resulting in more years of illness something our sick care system is good at managing with more and more drugs and medical devices. I am not a fan of living out my life dependent on pharmaceuticals so I concluded long ago that life expectancy was not what mattered but healthy life expectancy was. In 2010, healthy life expectancy was calculated to be 65 years for men and 67 years for women. Running the numbers, you realize that there is more than a decade where many of us are living with the serious burden of chronic disease and disability.

Good data from the CDC indicates that the rates of obesity, diabetes and chronic disease are at an all-time high in the US and increasingly the rest of the world. In the US, more than 75% of Medicare expenditures totaling many hundreds of billions of dollars yearly – is for the care of these chronic diseases.

The ongoing debate is who and how are we going to pay for what is quickly becoming a financial tsunami. To put this into context the unfunded Medicare liability is at least \$25 trillion and the federal government only collects 2 trillion plus dollars annually and that includes Medicare premiums. We are approaching the point where government will have to spend more money on Medicare than on every federal program combined.

All of us, not just those on Medicare might want to start asking some serious questions about what may turn out to be the biggest Ponzi scheme in the history of our country – Medicare and its unfunded liability!