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America's Most Expensive Medical Conditions

by Allison Van Dusen

(Forbes) If you miss a few servings of fruits and vegetables here, some weekend workouts there and still haven't managed to quit smoking, what's the cost of your unhealthy behavior over time?

It's greater than you might think.

The U.S. Department of Health and Human Services' Agency for Healthcare Research and Quality (AHRQ) estimates that treating the nation's 10 most expensive medical conditions cost nearly \$500 billion in 2005, the most recent year for which data has been compiled.

Many of them, including heart disease cancer and diabetes, are common, chronic diseases that also tend to be preventable.

Chronic diseases are the leading causes of disability in the United States, and account for 70% of all deaths, according to the Centers for Disease Control and Prevention. They also can place major limitations on the daily lives of the one in 10 Americans living with them.

Of course, the problem is not unique to the U.S. The World Health Organization estimates that chronic diseases account for 46% of the global burden of disease. But experts say aging Americans, who are facing ever increasing health care costs, often underestimate their ability to prevent these illnesses and their costly complications.

AHRQ tabulated which health conditions in the U.S. were the most expensive to treat in 2005, using information gathered from a nationally representative sample of more than 32,000 people, as well as supplemental data from medical providers.

The total expenditure, which was largely paid for out-of-pocket or by private insurance, Medicare or Medicaid, covered outpatient and office-based medical provider visits, inpatient hospital stays, emergency room visits, prescription medications and home health care services.

Unsurprisingly, heart conditions took the number one spot, costing an estimated \$76 billion to treat, \$48 billion of which was due to inpatient hospital stays. Other chronic conditions that made the top 10 include cancer, which had a \$69 billion price tag, diabetes, at \$34 billion, and osteoarthritis, also at \$34 billion.

The major costs associated with treating osteoarthritis are mostly due to joint replacement surgery, which can run tens of thousands of dollars for one procedure, says Dr. Patience White, chief public health officer for the Arthritis Foundation. But while aging, genetics and a proclivity for football injuries will contribute to your chances of being diagnosed with the disease, your weight also plays a huge role in how fast it progresses. Every pound you carry, White says, amounts to four pounds weighing on your knees as you walk.



Even an overweight 50-year-old experiencing early signs of osteoarthritis can cut his or her pain in half by losing as little as 10 to 15 pounds.

"There's a lot the public can do," White says.

Top Tips

If you do have a chronic disease, you may be able to trim your medical bills by doing more to manage the condition. Frank Sloan, a professor in the economics department at Duke University, says it's the complications of diseases that drive up total treatment costs.

Diabetes is a good example of this. "If you're watching your blood glucose, blood pressure and cholesterol, you're getting your eyes examined, and you're checking your feet every now and then [for signs of decreased circulation], you can lower the complications," says Sloan, who recently co-authored a study showing a rapid rise in the number of Americans over 65 being newly diagnosed with diabetes, as well as worsening complication rates. "But people don't do the simple things."

And don't depend on your doctor to do all of the work for you, says Jerry Halberstadt, publisher of HealthyResources.com, a Web site dedicated to empowering people with chronic conditions, including chronic obstructive pulmonary disease (COPD) and sleep apnea.

"Ideally, your doctor will help you," Halberstadt says. "But you have to go beyond this. You need to get information about the condition, and what the alternatives are for managing it for someone in your situation. You need to educate yourself."