



Expert: Financial Preparedness Critical to Heart Disease Sufferers

You exercise, eat well and keep a close eye on your cholesterol. You may think you're doing everything you should do to avoid the effects of this leading cause of death in the United States, but are you overlooking preparations for the full scope of the impact of heart disease?

Heart disease is not only the leading cause of death, claiming 700,000 American lives in 2007, according to the Centers for Disease Control and Prevention. It's also a leading cause of disability. The vast majority of Americans with heart disease – a whopping 24 million people – need on-going treatments, surgeries and medications that cost our economy \$1.3 trillion per year, according to a recent report by the Milken Institute.

The indirect costs associated with heart disease are even more staggering for patients and their families. Surgeries and recovery times can cause patients to be out of work for extended periods of time, drastically lowering or even eliminating their paycheck at a time when their health care bills are skyrocketing. Medication costs also imperil patient's financial health.

“Considering that two of every three families are living paycheck-to-paycheck it is important that families are prepared for the financial impact of heart disease or any other chronic condition,” says Taylor, the president of the Council for Disability Awareness, a nonprofit group focused on helping the American workforce become aware of the growing likelihood of disability and its financial consequences.

Because of the financial impact of conditions such as heart disease, the Council for Disability Awareness (CDA), urges people to get an understanding of not only the likelihood of disability, but the financial hardship that soaring medical costs combined with being out of work could cause especially in today's weak economy. By doing so, families will be better able to cope with these unexpected expenses.

“A little bit of planning can go a long way,” Taylor added. The CDA encourages that people assess their current financial situation and determine where their income will come from should they become disabled. “Even if you don't have the resources to start building a savings, it is just as important to have a plan in place – while your income may be on hold, your rent, utilities and other bills will continue to mount during a disability, ” Taylor explained.

Planning tips and other resources are available on the Council's Web site, www.disabilitycanhappen.org. The Web site includes tools to help families financially prepare for disabilities such as heart disease and offers wellness tips on how to help prevent disability before it happens.

Courtesy of ARAcontent

Visit the CDA Web site for more information: www.disabilitycanhappen.org