



By Brian Klee, of Special Risk Insurance (SRI)

Getting insurance cover

Arranging life and health insurance when you have diabetes can be a positive experience, explains Brian Klee, of Special Risk Insurance (SRI). First and foremost, says Brian, insurers need to know how well you're looking after yourself and will be interested in the lifestyle changes you've made and how your condition is being monitored.

Insurance companies are concerned with long term probabilities and tend to look at negative factors first, such as the fact that you already have diabetes. It's essential therefore

that this is balanced with all the positive things you're doing, so they can accurately assess your level of risk going forward. And most importantly so you get the insurance cover you deserve at a reasonable price.

Like insurance, living with diabetes is not simply about the 'here and now'. How you treat your body today will impact on your long term health and ultimately your life expectancy. At the recent International Diabetes Federation Congress held in Wellington, numerous speakers warned of the link between Diabetes and cardiovascular

problems – a link insurers will only see as negative - unless they have information that shows you're reducing the risk of such problems occurring.

Reducing the risk

Maintaining a healthy lifestyle is the most obvious and important action you can take to show insurers you deserve insurance cover on favourable terms. Regular physical activity and close food monitoring are central to this, as well as receiving regular medical checks by a diabetes specialist.

Regular physical activity - Many people currently spend 15 hours a day or more sitting down! Whether at work behind a desk, driving a car, eating, reading the paper or watching TV (around 4 hours a day), they are essentially 'inactive'. According to Dr David Dunstan of the International Diabetes Institute in Melbourne, 'physical inactivity' is defined as doing less than 150 minutes 'purposeful activity' per week. We're not talking about running marathons here; there are lots of simple things you can do each and every day to keep active and reduce the amount of time you spend sitting around, such as mowing the lawns, doing housework, walking to the corner dairy for the newspaper, or even taking the stairs instead of the lift.

DSME (Diabetes Self-Management Education)

is a term covering a structured education programme designed to give you the knowledge, skills and confidence to manage your diabetes well. There are now several programmes available. Speak to your practice nurse regarding what is available in your area. A completed course certificate shows the commitment you have made to your own diabetes self-management education.

Receiving regular medical checks

is a vital part of being in control of your health. When you live with diabetes, it's important these checks are done under the guidance of a diabetes specialist such as those practising at Diabetes Clinics within hospitals.

Have an annual eye check

This is another useful way to monitor how diabetes is affecting your body. At the Diabetes Congress it was shown that a retinal scan (a picture of your eyes) has the most significant impact in terms of giving you evidence of how well you are managing your condition. With this powerful tool you are able to see any damage that may have occurred as a direct result of your diabetes and what changes have occurred over time.

Turning things around

Being declined insurance cover in the past is no reason to think that the lifestyle changes you've made will be disregarded by insurers in the future. "There's a lot we can do to present a positive rationale to insurers", says Brian. Here is an example:

A 52-year old business owner had been declined life insurance by various insurers because of his BMI, sleep apnoea, Type-2 diabetes (Metformin for 7 years), a recent heart attack and high cholesterol level. Following his heart attack, he changed his work patterns and lifestyle habits, was walking 40 minutes each day and regularly monitoring his health with professionals. With the changes he had undertaken, the results he was achieving, and SRI's presentation to the insurers, he was offered insurance cover for 10 years.

Putting a strong case forward

So, you know you're eating well, getting regular exercise and up-to-date with your medical checks. The insurance companies will be impressed by this, right? Well, only if you tell them! To get the best possible outcome when you apply for insurance cover, in addition to the standard questions you are asked, make sure you supply further quality information such as:

- Records of your annual diabetes checks or Care Plus visits.
- Information on the type and regularity of physical activity you do.
- Your waist circumference, if you are a muscular build.
- Details of other health checks you do e.g. eye and/or foot checks.
- Confirmation of your attendance at a DSME Course.
- Copy of your current DNZA Membership card (or equivalent).

Remember, insurance is all about weighing up both the positives and negatives in order to evaluate the risk. You can improve your chances of success dramatically by being proactive with your health and making this information known. **D**

Brian Klee is Managing Director of Special Risk Insurance – Experts in getting insurance cover for individuals with health or lifestyle issues such as diabetes. www.srisks.co.nz. SRI is working with Diabetes NZ Auckland to improve insurance services to Members. If you need to protect yourself with life, trauma and health insurance, then talk to SRI. Their leaflet is enclosed with this magazine.

Learning from recent Questionnaire to Members

Members were asked recently to complete a questionnaire about how they saw their diabetes and its management; and how they saw Diabetes NZ Auckland (DA) and how it had helped them.

Over 300 responses have given an excellent picture of how you are thinking. Thank you for providing these valuable insights and information.

Below are some of the main findings:

- Whilst members join DA principally at diagnosis, there is some membership fall-off after the initial years as people grow more self-confident about managing their diabetes. Nevertheless, around one-third retain ongoing relationships with DA as members and contributors for the long haul.
- After the initial period of coming to grips with diabetes, almost all members believed they knew enough about diabetes to look after themselves in between visits to their health professionals. Although their association with DA may decrease as members become more confident of managing their diabetes themselves, they continue to support the Society.
- Members regard DA as a reliable source of accurate information and support – judged at nearly the same reliability as their local doctor.
- The services provided by DA at Nesfield House are rated exceptionally highly. However, it seems members are unclear about the full range of services provided, with many showing they were not aware of our Silver Medal Club, the exercise groups, advocacy services, youth activities & the monthly support groups.
- Current membership fees are perceived as very good value for money. However, it is acknowledged there is often a low involvement in DA's events.
- Some 75% of members have donated money to DNZA. [Thank you!]

Congratulations to Malcolm Rowsell winner of the prize draw gift hamper.