

## Protect Your Life—And Finances—From Heart Disease

(NAPSA)—There's good news about coronary heart disease: Thanks to increased heart health awareness, the death rate from heart disease is dropping in the U.S. According to a 2007 report from the American Heart Association, the death rate from coronary artery disease declined 33 percent from 1994 to 2004. This means that there have been big improvements in our ability to prevent, diagnose and treat heart disease.

Coronary heart disease is caused when plaque or fatty substances build up in the walls of the heart's small blood vessels, reducing the flow of nutrient-rich blood to the heart. This reduced blood flow can cause permanent damage to the heart and even lead to a heart attack.

Although the mortality rate is dropping, heart disease is still the leading cause of death for both men and women in the U.S. But thanks to the education efforts of hospitals and numerous nonprofit health associations, more Americans understand the need to lower their risk of developing heart disease and suffering a heart attack. Even if you already have heart disease, you can still reduce your likelihood of suffering a heart attack in the future by making important lifestyle changes. More and more Americans are taking steps to improve their heart health by following a healthy diet, exercising regularly and quitting smoking.

Our nation's improved survival rate with heart disease can also be attributed to the availability of advanced medical care. But this medical treatment can be very expensive: In 2007, the direct and indirect costs of coronary heart disease are expected to reach \$151.6 billion in the U.S.

Many people have major medical insurance to pay for some of these expenses, but heart disease



### **Regular exercise reduces the risk of heart disease.**

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patients usually also face large out-of-pocket expenses. These can include co-payments or deductibles, living expenses and loss of income, and they can total several thousand dollars per patient.

“As Americans step up and protect themselves from the physical threat of heart disease, it's also important to consider the financial dangers as well,” said Michael Dubes, president of Conseco Health Insurance Company. “Unplanned expenses related to heart disease can be devastating to individuals and families who may not have the financial resources to pay.”

Americans can prepare for these unexpected costs by purchasing supplemental health insurance for heart disease and heart attacks. Supplemental health insurance pays benefits to the policyholder independent of major medical insurance coverage. Benefits from supplemental health insurance can be used to pay for any of the out-of-pocket expenses that heart disease patients face.

Dubes' company specializes in providing supplemental health products to working Americans and seniors. Conseco Health Insurance Company encourages Americans to plan for a healthy future—both physically and financially. For more information, visit [www.Conseco.com](http://www.Conseco.com).