

Men face unique health risks, and employers can help



It's common knowledge that women generally live longer than men — in the U.S., the life expectancy for women is 79.1 years and for men, only 73.2. What may not be as well known is that this disparity of 5.9 years is the largest gap since the mid 1990s.¹

Scientists, doctors and countless married couples have debated the causes of the discrepancy. In truth, there is no singular factor — a combination of biological, social and behavioral tendencies come together to take years off men's lives. But for men to seek a healthy lifestyle that includes medical care, they need assurance that doing so won't cause a hefty hit to their wallets. When employers give their workforce a way to manage their health by offering robust benefits, they're supporting men's particular health needs along the way.

Men's health risks: More than just biological differences

In some respects, men and women have similar health concerns. Heart disease remains the No. 1 killer of both men and women.² COVID-19 has contributed to the lower life expectancy, particularly for men.¹ People of all genders are commonly diagnosed with cancer, diabetes and infectious diseases such as the flu. And it's important for everyone to eat a nutritious diet, move their bodies every day and maintain a healthy weight.

But men face some harsh health realities all their own, and not just in male-specific diseases such as prostate cancer. Men are more likely to experience chronic health conditions earlier than women. They're more likely to deal with heart disease, Parkinson's disease, melanoma, pancreatic cancer, an abdominal aortic aneurysm, gout and kidney stones.³

Men are also at a higher risk of cirrhosis and are twice as likely to have primary liver cancer. They're more likely to die from these diseases than women, partly because it's more common for men to use alcohol excessively.⁴

Speaking in generalities, men typically engage in riskier behaviors than women, such as drug and alcohol use, smoking and reckless driving. Sadly, depression in men often goes undetected, and suicides are prevalent. Men die by suicide nearly four times more often than women.⁵

For many reasons, men are just not inclined to go to a doctor or seek attention for their health issues.

There's the "boys don't cry" mentality, which starts with young boys but continues for men as they grow older and "man up." Asking for or accepting help is often seen as a sign of weakness.⁶ About two-thirds of men put off visiting a doctor as long as possible when they're dealing with symptoms of an illness or injury, according to a Cleveland Clinic survey. Seven in 10 men would rather do household chores, like cleaning the bathroom or mowing the lawn, than go to the doctor.⁶



Doctor's office hours often don't fit men's work schedules. And when they do go for a visit, they receive briefer explanations from the physician, and receive less advice about how to reduce their risk factors.⁶

The impact can be significant: Untreated medical conditions lead to costlier care down the line, medical emergencies and even premature death.

Providing benefits that promote men's health

Of course, as many loved ones have learned the hard way, you can't make people go to the doctor or take a more active interest in improving their health.

But employers can offer benefits that encourage them to seek treatment. That's one reason Aflac's wellness benefits pay people for getting routine checkups, as well as certain wellness screenings or preventive care.

Men who are reluctant to go to the doctor might also be swayed by the knowledge that it won't be so painful for their wallet. More than one-third of employees have had to make a difficult health care decision in the past year — whether being able to afford a treatment or prescription, or choosing between medical or other bills. And fewer than 3 in 5 employees are confident they would be well covered in the event of a serious illness.⁷ Benefits from supplemental insurance could go a long way in helping provide needed support.

And for those dealing with a chronic condition or serious medical issue, supplemental coverage such as hospital indemnity insurance and critical illness insurance pay benefits that can help protect a family's financial well-being if complex treatment is required.

Offering access to benefits such as supplemental insurance won't magically get more men to see their doctor or increase their life expectancy. But when employees have options for and access to health care, they have the power to pursue better health — and that's good news for men and the people who love them.

¹ Centers for Disease Control and Prevention. "Life expectancy in the U.S. dropped for the second year in a row in 2021." Aug. 31, 2022. [Accessed 5.11.23.](#)

² Centers for Disease Control and Prevention. "Heart Disease Facts." Last reviewed Oct. 14, 2022. [Accessed 5.11.23.](#)

³ Banner Health. "6 conditions that affect men more than women." Jan. 19, 2023. [Accessed 5.11.23.](#)

⁴ UPMC Health Beat. "Are men more susceptible to liver disease than women?" Jan. 11, 2023. [Accessed 5.11.23.](#)

⁵ The Washington Post. "A silent crises in men's health gets worse." April 17, 2023. [Accessed 5.11.23.](#)

⁶ The Atlanta Journal-Constitution. "3 reasons why men might not take care of themselves." Dec. 13, 2022. [Accessed 5.11.23.](#)

⁷ Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published November 2022. [Accessed 5.11.23.](#)

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