

Men face unique health risks, and employers can help



It's common knowledge that women generally live longer than men — in the United States, the life expectancy for women is 80.5 years and for men, only 75.1.¹

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 catapult them into bankruptcy. When employers give their workforce a way to improve 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 is the No. 1 killer of both men and women.² 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 tend to get sicker earlier in life than women, and they have more chronic illnesses.³ They're more likely to deal with gout, kidney stones, ulcers in the small intestine and Parkinson's disease.^{3,4}

Men have a higher incidence of traumatic brain injury than women, and they're more likely to be injured or killed in a home fire.^{5,6} Men are killed in car crashes at a much higher rate: 71% of the victims of fatal motor vehicle crashes in 2019 were men.⁷

Men are nearly twice as likely to have hearing loss before age 70.⁸ They're twice as likely to die from cirrhosis, and sadly, some of their health risks are self-inflicted: They're more likely to smoke and binge drink, and more likely to die by suicide.^{9,10,11,12}

The reasons for these statistics are varied. Speaking in generalities, men typically take more risks and engage in riskier behaviors than women, and they're also more likely to work in physically dangerous jobs.

Women are more likely to have health insurance and an established relationship with a doctor.^{13,3} They're also more likely to have strong social networks, which are protective for both physical and mental health.³



Then there's the "boys don't cry" mentality, which can have devastating consequences: Men are less likely to go to the doctor and seek medical care. 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. More than 4 in 10 men said they were taught as children that men don't complain about health issues.¹⁴

The cost is significant: Untreated medical conditions lead to costlier care down the line, medical emergencies and even premature death. It's a price men are paying with their lives.

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 help men break through some of the barriers that might keep them from seeking care. 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 an earlier visit can prevent later pain, both physical and financial. Nearly half of workers — male and female — surveyed by Aflac reported that they couldn't pay \$1,000 or more for out-of-pocket expenses without relying on credit or debt if they faced an unexpected serious illness or injury.¹⁵

And for those dealing with a chronic condition or serious medical issue, supplemental coverages 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 extend their lives. 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. "Provisional Life Expectancy Estimates for January Through June, 2020." Published February 2021. [Accessed 05.06.2022.](#)

² Centers for Disease Control and Prevention. "Heart Disease Facts." Last reviewed 9.8.2020. [Accessed 05.06.2022.](#)

³ Harvard Health Publishing. "Mars vs. Venus: The Gender Gap in Health." Updated 8.26.2019. [Accessed 05.06.2022.](#)

⁴ Journal of Parkinson's Disease. "Parkinson's Disease in Women and Men: What's the Difference?" Published 7.30.2019. [Accessed 05.06.2022.](#)

⁵ Brain Injury Association of America. "Sex, Gender, and Traumatic Brain Injury: Implications for Better Science and Practice." Published 2019. [Accessed 05.06.2022.](#)

⁶ Men's Health Network. "Fire Injury and Death." Published 2020. [Accessed 05.06.2022.](#)

⁷ Insurance Institute for Highway Safety. "Fatality Facts 2019: Males and Females." Published March 2021. [Accessed 05.06.2022.](#)

⁸ National Institute on Deafness and Other Communication Disorders. "Quick Statistics About Hearing." Last updated 3.25.2021. [Accessed 05.06.2022.](#)

⁹ IHME. "Men Twice as Likely as Women to Die of Liver Cirrhosis." Published 1.22.2020. [Accessed 05.06.2022.](#)

¹⁰ National Institute on Drug Abuse. "Are There Gender Differences in Tobacco Smoking?" Published January 2020. [Accessed 05.06.2022.](#)

¹¹ Centers for Disease Control and Prevention. "Excessive Alcohol Use Is a Risk to Men's Health." Last reviewed 10.23.2020. [Accessed 05.06.2022.](#)

¹² American Foundation for Suicide Prevention. "Suicide Statistics." Published 2021. [Accessed 05.06.2022.](#)

¹³ Kaiser Family Foundation. "Women's Health Insurance Coverage." Published 1.12.2021. [Accessed 05.06.2022.](#)

¹⁴ Cleveland Clinic. "2019 Cleveland Clinic MENTion It Survey Results Overview." Published 2019. [Accessed 05.06.2022.](#)

¹⁵ Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published September 2020. [Accessed 05.06.2022.](#)

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