

Children's sports injuries affect the entire family



As the snow melts and the grass grows greener, spring flowers aren't the only thing captivating your employees. Those with children are cheering on their kids from the sidelines as they participate in Little League and other spring sports, such as track and field, golf and lacrosse. But even on the brightest of days, it doesn't take much for your employees to go from experiencing sunshine and rainbows to a financial thunderstorm.

Spring weather can cause an uptick in unexpected sports injuries

It's natural for parents to worry about the possibility of their young athletes being injured. Every year, more than 3.5 million children ages 14 and younger are treated for sports injuries. Older kids aren't immune, either—roughly 2 million high schoolers suffer a sports injury each year.¹

Spring brings its own form of injury possibilities. Not only are official spring sports getting underway, but kids in colder climates are brushing off cabin fever, potentially bringing "sports" injuries to casual games at recess. And between the melting snow in March and the April showers that bring May flowers, spring provides fertile soil for sports injuries to take root.

In much of the country, spring means harsh weather—cold temperatures, violent winds, changing barometric pressure—which creates difficult conditions for athletes, causing them to overexert their bodies.² Combine this overexertion with slick spots around the baseball diamond or on the running track, and you have an abundance of accidents waiting to happen. A sport doesn't need to be as high-contact as football to sideline players with injuries.

More than 120,000 youth baseball and softball injuries are seen in U.S. emergency departments annually.³ And at least 50% of regular runners get hurt each year.⁴ With the role the elements play in athletes' functioning, no sport is injury-proof—[not even golf](#). Accidents can be as unpredictable as the weather.

There's the sticker price, and then there's the actual cost

It's no secret that injuries can be costly—for example, even without surgery, it typically costs \$2,500 to treat a broken arm.⁵ Sports-specific injuries can take things to the extreme. Consider injuries of the ACL. Ranging from minor sprains to full tears,⁶ ACL injuries account for more than 50% of all knee injuries.⁷ And in the event of a tear—a particular risk to female athletes, who are up to eight times more likely than male athletes to experience one⁸—surgery is often required. Despite being a fairly common procedure, the national average price of ACL reconstruction surgery is \$15,442, but it can exceed \$88,000 depending on where you live.⁹ While health insurance may cover a large part of the costs, it was never designed to cover it all—and it can leave families with high, unexpected out-of-pocket expenses.



Yet procedures are only one part of the actual cost to an athlete's family. Between follow-up appointments, ongoing treatments and travel back and forth for physical therapy, parents often have to sacrifice their time and juggle their schedules to care for their child. It may be a noble sacrifice, but it can bring crippling [financial stress](#).

These hidden costs exist for any type of injury. Beyond ACL tears, ankle sprains, concussions and spondylolysis (a stress fracture to the lumbar spine) are among the most common sports injuries in children,¹⁰ and all require either physical therapy or someone to monitor the patient—sometimes both. Offering health insurance that covers some of the costs isn't enough. Without offering supplemental benefits your employees financial security is at risk as they may face unexpected medical debt.

Just as they support their children's sports endeavors, parents may need support when their child suffers a sports injury. And rooting them on from the stands isn't going to cut it.

Your role: lowering the financial risk

As an employer, you are uniquely positioned to help safeguard your employees from paying the full cost of their children's sports injuries. A supplement to any primary insurance coverage you may provide, [Aflac's accident insurance](#) will pay your employees a cash benefit to help cover any lingering medical costs in addition to the unexpected costs—like paying for gas to drive to physical therapy.

By offering supplemental accident insurance, you can help lower your employees' financial risk. You're arming employees with protection that helps them better focus on their children's sports events, and less on the financial harm from a sudden unexpected injury.

Ready to help protect your employees, their active families and their finances? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ Weinstein Legal. "Surprising Statistics About Injuries In High School Sports." Updated 4.17.2020. [Accessed 2.9.2022](#).

² Behavioral Science. "Preventive and Proactive Coping with Bad Weather in Outdoor Sports: A Measurement Proposal." Published 4.24.2020. [Accessed 2.9.2022](#).

³ Orthopaedic Journal of Sports Medicine. "Epidemiology of Pediatric Baseball and Softball Player Injuries." Published 12.15.2021. [Accessed 2.9.2022](#).

⁴ Yale Medicine. "Running Injuries." [Accessed 2.9.2022](#).

⁵ CostHelper. "Broken Arm Cost." Published 2021. [Accessed 2.10.2022](#).

⁶ Verywell Health. "Treating a Torn ACL Knee in Children and Teens." Updated 2.16.2022. [Accessed 2.18.2022](#).

⁷ Active Recovery. "ACL Injuries: How common are they and how can we reduce risk of injury?" Published 4.16.2020. [Accessed 2.15.2022](#).

⁸ Yale Medicine. "Are ACL Tears Really More Common in Women?" Published 2.14.2020. [Accessed 2.15.2022](#).

⁹ New Choice Health. "ACL Reconstruction Surgery Cost and Procedure Information." [Accessed 2.15.2022](#).

¹⁰ South Shore Orthopedics. "9 Most Common Sports Injuries in Children." Published 7.29.2020. [Accessed 2.10.2022](#).

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