

How Aflac supports people with sickle cell disease



Some medical issues are essentially celebrities — pro sports leagues raising awareness and support, notable people sharing their struggles. Others tend to be left out of the spotlight. One of those conditions is sickle cell disease, a condition so life changing that all newborns in the United States are tested for the disease before leaving the hospital.

What is sickle cell disease, and who does it affect?

Sickle cell disease is an inherited red blood cell disorder. The misshapen red blood cells in people with SCD die early, causing a constant shortage. Further, when traveling through small blood vessels, the cells are prone to getting stuck, blocking blood flow and causing extreme pain and other significant problems, including infections and strokes.²

This condition affects 100,000 Americans and deals an unequal blow to minorities. SCD occurs in 1 out of every 365 Black or African American births and 1 in 16,300 Hispanic American births.³ On top of that, more than 7% of Black children and 0.69% of Hispanic children (compared with just 0.3% of white children) are born with the less worrisome sickle cell trait.⁴

People with the sickle cell trait won't necessarily have symptoms of the disease, but they can pass it on to their children. And while those with the trait typically carry just one of the two defective genes that cause the production of abnormal hemoglobin, conditions such as severe dehydration and intense physical activity can lead to grave health issues including sudden death.¹

How Aflac is providing sickle cell disease support to planholders and communities

Through numerous group and individual plans, Aflac helps enrollees in their fight against SCD. Sickle cell is now one of the diseases eligible for benefits on the specified disease rider in the group critical illness plan. And starting in 2022, SCD will be covered in the bone marrow transplant benefit under the same plan. SCD is also one of the critical illnesses eligible for benefits under the [Aflac Plus Rider](#), which can be attached to accident, hospital, disability and cancer policies on the individual product level.

Additionally, between accident insurance, hospital, disability and other individual and group plans, Aflac is helping your employees and their families with SCD, whether they are in the screening and diagnosis stages or find themselves hospitalized or unable to work. And through life insurance, Aflac continues to help far beyond that. Those with SCD are eligible to apply for Aflac's [whole life and term life insurance](#). Even if they aren't approved for either of these, they are guaranteed coverage under [Aflac's guaranteed-issue life insurance](#).

And Aflac's commitment doesn't stop with its coverage.



How Aflac teamed up with Children's Healthcare of Atlanta

For decades, Aflac has been committed to combating blood disorders, including sickle cell disease. Aflac has worked with [Children's Healthcare of Atlanta](#) since 1995, helping make the [Aflac Cancer and Blood Disorders Center](#) one of the foremost pediatric programs in the nation. And Aflac is leading the charge against SCD in particular.

The Aflac Cancer and Blood Disorders Center is the largest pediatric sickle cell disease program in the United States, providing care for almost 2,000 children each year. Aflac's financial support helps fund social workers, doctors, teachers and more. The center has also made great strides in its principal goal — getting kids healthy enough to go back home — ranking No. 1 in the nation for sickle cell disease discharges in 2020.⁵

Living with sickle cell disease

There are more people living with SCD in the United States than with any other genetic condition, such as cystic fibrosis or hemophilia. But where people with some other genetic conditions have extensive networks of multidisciplinary specialty centers devoted to delivering comprehensive and coordinated care, a comparable national network of treatment centers for sickle cell disease has yet to exist.

Most comprehensive sickle cell disease centers are in big cities, so many people living with the disease can't access them physically or financially — sometimes both. As a direct result, about 20% of people with SCD tend to receive their care in the emergency room, which isn't the ideal way to manage a chronic condition. The human cost is enormous. Adults with the most severe forms of sickle cell disease have a life span that is 20 to 30 years shorter than people who don't have the condition.⁶

Yet while comprehensive care isn't always accessible, Aflac will be there to help when needed most. Between our long-standing partnership with Children's Healthcare of Atlanta and our present and upcoming SCD-focused policies, our commitment to the sickle cell disease community isn't lip service, it's proven.

Help protect your workforce from a painful condition: Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ Mayo Clinic. "Sickle Cell Anemia." Published March 9, 2022. [Accessed 09.02.2022](#).

² Centers for Disease Control and Prevention. "What is Sickle Cell Disease?" Reviewed 12.14.2020. [Accessed 09.02.2022](#).

³ Centers for Disease Control and Prevention. "Data & Statistics on Sickle Cell Disease." Reviewed 12.16.2020. [Accessed 09.02.2022](#).

⁴ Centers for Disease Control and Prevention. "Incidence of Sickle Cell Trait in the US." Reviewed 12.14.2020. [Accessed 09.02.2022](#).

⁵ Aflac. "Aflac Foundation Report." Published 2021. Accessed 09.02.2022

⁶ EMedicineHealth. "What Is the Life Expectancy of Someone with Sickle Cell Anemia?" Reviewed 05.23.2022. [Accessed 09.02.2022](#).

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Critical Illness policy series C22000.