

SOLVING THE DEMENTIA DILEMMA

Dementia isn't an inevitability in old age, according to latest research. Deepak Jobanputra at VitalityLife looks at what can be done in terms of prevention and protection.

The World Health Organisation (WHO) recently announced that there are ways to reduce the risk of dementia. After a comprehensive review of existing evidence, the WHO found that lifestyle factors such as poor nutrition, alcohol consumption, smoking and inactivity are increasing the chances of people getting the condition.

This important announcement, which came just a few days before Dementia Action Week (May 20 to 26), is a welcome reminder of what people can do to lower the chances of getting this life changing condition.

There are 850,000 people now living with dementia in the UK^[1], and this figure is set to rise. It is therefore vital that prevention is made a priority and people are encouraged to do all they can to reduce the risks.

Exercise has been shown to be one of the key factors in cutting the chances of getting dementia. The WHO recommends that adults, including the elderly, should aim for at least 150 minutes of moderate intensity physical activity a week^[2]. This is supported by recent Harvard Medical School research which showed that people who exercised more than three times a week were 34% less likely to be diagnosed with dementia than those who were less active^[3].

However, despite this important evidence, levels of physical activity are actually declining in the UK. So what can be done to encourage people to be more active?

Technology can play a part in incentivising people to exercise. In 2018, Vitality collaborated on a [study](#) with Apple and RAND which aimed to understand how people could be encouraged to live healthier lives. The study found that people who engaged with Vitality's Apple Watch benefit saw an average 34% sustained increase in activity, equating to 4.8 extra days of activity per month. Data showed that activity increased across the full range of participants, regardless of age, gender or health status. This means that technology – in this case the effective use of wearables – to incentivise behaviour change can encourage people to become more active and so improve their health and wellbeing. This shift of focus to preventative care is significant for individuals, the insurance industry and wider society in terms of reducing the risk of getting conditions such as dementia.

However, prevention isn't the only consideration. One of the worst aspects of dementia is the wider implications it has for the sufferer's family. It's often they who, certainly initially, have responsibility for the care of their loved one. But who picks up the bill when that person doesn't have a family that can help, or they need more extensive care? This is a debate that continues to rage in political circles.

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The government's social care green paper has been in the works for a while and is expected soon. Ahead of this, the Rt Hon Damian Green MP published a paper ([Centre for Policy Studies, 2019](#)) last month that looked in more detail at funding models and solutions to provide care for those suffering from age related conditions such as dementia. Some of the suggestions for funding that he put forward included a taxation model, equity release, using existing savings and a new form of insurance.

The challenge with most of these solutions is that they involve asking people to contribute towards conditions they may never get and they don't necessarily align with the realities of life. It's no secret that most people look at their short-term needs and don't have the time or the inclination to look too far ahead or consider the prospect of suffering from conditions like dementia in the future.

Vitality understands this challenge. So last year, in a world first, we updated our serious illness cover to reflect the growing need to protect people in line with life stage priorities, including an instant pay-out for a range of conditions associated with old age. Our unique proposition, called Dementia & FrailCare Cover, provides people with the certainty that they will be covered for conditions like dementia, and that they and their family will have financial stability when they need it the most. And it's proven to be very popular, with around two thirds of people opting to include it within their insurance.

The insurance industry is just one sector that can help protect people financially and enable them to retain their dignity and independence in later life. Much is dependent on what the forthcoming green paper proposes and how long those proposals take to implement, but what is certain is that the dementia dilemma isn't going away. In fact, it's likely to get much worse. Around 1 million people in the UK will have dementia by 2025, increasing to 2 million by 2050^[4]. This will cost £66bn – over half the current NHS budget^[5]. This means the country will also need about 1.7 million informal carers by that time, more than double the estimated number of people currently providing care^[6]. These alarming statistics should provide the wake-up call we need to find solutions as soon as possible.

This is a sponsored update from Vitality.

For further information please contact the Adviser Support team on 01243 791199.

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Best regards,
LifeQuote Team
September 2019

Sources

[1] <https://www.alzheimers.org.uk/about-us/news-and-media/facts-media> Accessed May 2019

[2] World Health Organisation, *Risk reduction of cognitive decline and dementia*: https://www.who.int/mental_health/neurology/dementia/guidelines_risk_reduction/en/ 2019

[3] Harvard Medical School, *A Guide to Cognitive Fitness*: <https://www.health.harvard.edu/mind-and-mood/a-guide-to-cognitive-fitness> 2017

[4] Alzheimer's Research UK, Prevalence by age in the UK, 2018.

[5] <https://www.dementiastatistics.org/statistics/cost-by-sector-in-the-uk/> Accessed May 2019

[6] <https://www.alzheimersresearchuk.org/wp-content/uploads/2015/01/OHE-report-Full.pdf> June 2014