

COVID-19 Doesn't have to be as Deadly

While physical distancing, wearing of masks and vaccine development are all important strategies in the fight against the devastating human and financial toll brought about by COVID-19, none of these offer a long-term solution to avoid future pandemics caused by this or new viruses that are certain to come along. As actuaries, we are rigorously trained to analyze complex problems facing society and develop effective, sustainable solutions based on objective data and research that enable individuals, businesses, and governments to minimize the risks to both human and financial capital.

In that light, we have reviewed the latest available data from the CDC that shows more than 90% of those dying from COVID-19 had one or more chronic health conditions such as heart disease, diabetes, and obesity. While this is a tragic statistic, the data also provides hope, as it indicates overall COVID mortality could have been reduced by an estimated 70%--avoiding more than 100,000 deaths--had these chronic conditions not been present. While much public attention has rightly focused on this greatly increased risk of death from COVID-19 among those with chronic conditions, there has been little discussion about a practical and effective solution as to how these deaths could have been avoided. We suggest this lack of attention is largely due to the widespread belief that chronic conditions are genetic or simply the result of getting older and that once someone has developed one, there is very little that can be done about it. This has generated significant fear among many who feel they have no control over the virus's potential impact on them.

However, a large and growing body of scientific research shows that everyone has significant control over whether or not they develop a chronic condition. The research provides strong evidence that these conditions are primarily caused by the food an individual is consuming rather than one's numerical age or genetic makeup. The Global Burden of Disease study finds that the #1 risk factor for both death and disability is dietary intake. Populations that consumed primarily plant-based foods have much lower and in many cases nonexistent levels of chronic disease. And by simply adopting a whole food plant-based way of eating, even patients with severe heart disease can reverse it entirely, and heart disease annually kills about 4 times more people than COVID-19 has to date.

A way of eating focused on whole, plant-based foods is more effective than any prescription drug, surgical procedure or dietary intervention at preventing and reversing not only heart disease, but also type 2 diabetes, high blood pressure, obesity and a wide range of additional conditions. This simple food-as-medicine approach is based on meals using minimally processed fruits, vegetables, whole grains and legumes, while excluding meat, dairy products, eggs and processed foods such as oils, white bread, and refined sugar. There are no negative side effects, and it requires no additional cost, since everyone has to eat. It does not limit calories or portion sizes and is a satisfying and sustainable way to eat that is growing rapidly throughout the world.

If a safe and inexpensive vaccine was discovered today that would prevent 70% of deaths from COVID-19, this news would be met with great excitement, and plans for widespread distribution of the vaccine would begin immediately. In contrast, whole food plant-based nutrition has the potential to prevent as many if not more deaths than any vaccine and this solution is available to everyone right now without any additional cost, yet it lacks the public attention that would be associated with a coronavirus vaccine discovery. As actuaries concerned about the sustainability of our health care systems, we feel an urgent responsibility to share this information that impacts the personal and financial health of literally everyone. We call upon policymakers, public health officials, health care providers, insurance companies, and private health care payers to join us in making everyone aware that whole food plant-based nutrition offers a safe, inexpensive, and effective way to protect against chronic diseases and the current pandemic.

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