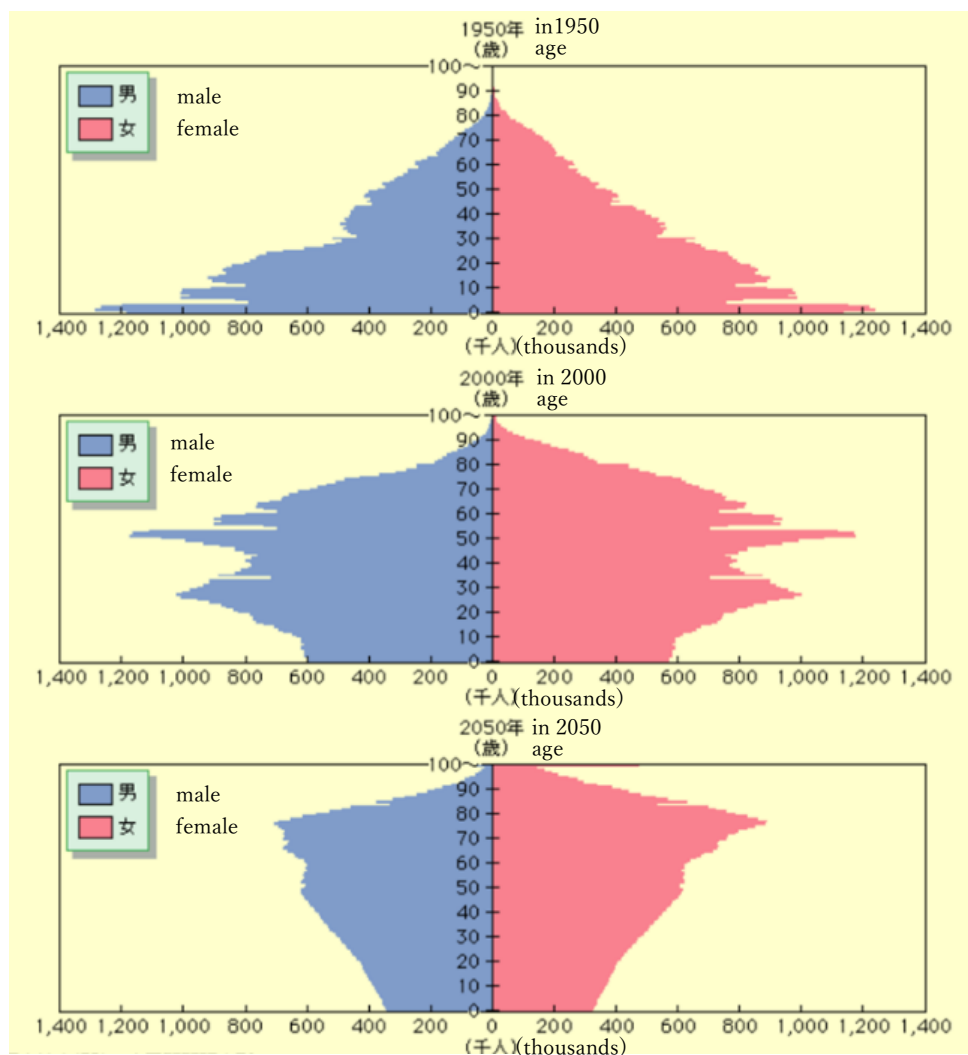


“Health Management” in FALIA

1. Aging Society and Increasing Burden of Medical Costs

As the birthrate declines in Japan, the population pyramid has shifted from a triangle with a wide base to a vase-shaped pyramid with a narrow base (see the figure below). In addition, the cost burden of social security systems for medical care, pensions, and nursing care is increasing year by year. Looking at the current situation regarding medical expenses, the weight of medical care for the elderly, who are relatively more likely to suffer from chronic diseases and multiple illnesses, is increasing, and at the same time, the burden of the medical insurance system itself is growing. Against this background, the government has been working to build a sustainable medical insurance system by adjusting the proportion of out-of-pocket medical expenses to reduce financial pressures. At the same time, it is extremely important to maintain people's health not to incur medical expenses as much as possible.



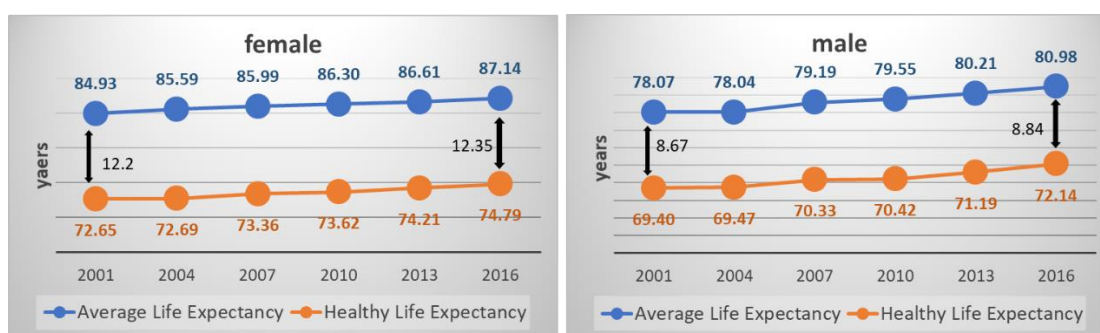
Source: “Population Pyramid of Japan” Website of Ministry of Land, Infrastructure, Transport and Tourism
(<https://www.mlit.go.jp/hakusyo/mlit/h14/H14/html/E1012100.html>)

2. Increasing Importance of Health Maintenance for Individual Life

When we think about our individual lives, we come to the same conclusion. Although we will die someday, life expectancy is increasing in many countries. The phrase "a hundred years of life" is no longer a dream. We are happy that we have more time to live. However, even if we can live longer, if we are unable to challenge what we want to do, or if we have to spend a long time unwillingly tied to the bed, battling illness, can we truly say that we are pleased with such a life? Therefore, it is obviously desirable to spend more time living well without having diseases that would lower the quality of life.

In other words, from the perspective of society as a whole as well as from the perspective of individual lives, it is important to maintain good physical and mental health and avoid serious chronic diseases. We call it "healthy life expectancy", which is the length of life that allows a person to live a healthy and independent life mentally and physically. The closer this healthy life expectancy is to the average life expectancy, the more likely it is that a person will be able to live out his or her life with a maintained quality of life.

In reality, however, the gap between average life expectancy and "healthy life expectancy" is not shrinking in Japan. Please take a look at the following graph. In the past 15 years, the average life expectancy in Japan has increased. And the increase in "healthy life expectancy" could only barely keep up with the increase in average life expectancy.



Source: Website of Ministry of Health, Labour and Welfare

(<https://www.mhlw.go.jp/stf/wp/hakusyo/kousei/19/backdata/01-01-02-06.html>)

Average Lifespan: Based on the "Complete Life Tables" by the Ministry of Health, Labour and Welfare in 2010, and on "Simplified Life Tables" for other years.

Healthy Lifespan: Calculated using the Ministry of Health, Labour and Welfare's "Simplified Life Tables", "Vital Statistics", and "National Survey of Living Standards", and "Population Estimates" by the Ministry of Internal Affairs and Communications'.

3. Increasing Importance of Efforts to Maintain Health in the Workplace

By the way, let's focus on our discussion to the workplace. We spend a considerable amount of our lives for working. Although the trend is to shorten working hours, we still constitutes a major part of our lives. In the field of labor, the average age of the workforce is rising in line with the changing demographic composition of the society, and the weight of the elderly, who have higher probability of suffering from chronic diseases and multiple illnesses, is increasing. Against the background of the above, companies and organizations are now required to take proactive measures to create an environment where employees can continue to work in good health and minimize medical expenses as much as possible. This is called "health management".

In Japan, the Ministry of Economy, Trade and Industry (METI) emphasized the need to restructure the socio-economy based on the premise of "lifelong active service" for individuals. And METI calls for the promotion and practice of "health management" in each company or workplace. What is noteworthy here is the concept that such efforts are not only for the benefit of society, but also to revitalize the organization by increasing employee vitality and productivity, which in turn will lead to improved business performance. In other words, it is not just for maintaining and improving the health of employees based on the needs of society, but also for strengthening and developing their own organizations.

In response to this trend, Japan's first "Health Management Brands" was selected in March 2015. This is a joint effort by the METI and Tokyo Stock Exchange to select and announce listed companies which are actively engaged in "health management". The following table shows the number of selected names, and insurance companies in the list for 2015 and later.

<"Health Management Brands" in Japan>

	Number of Institutions	Insurance companies among them
2015	22	Dai-ichi Life Insurance Company
2016	25	Tokyo Marine Holdings
2017	24	Tokyo Marine Holdings
2018	26	Tokyo Marine Holdings
2019	35	Sompo Holdings MA&AD Insurance Group Holdings Tokyo Marine Holdings
2020	40	Sompo Holdings Tokyo Marine Holdings
2021	48	Sompo Holdings Tokyo Marine Holdings

In addition, a new award system called "Excellent Health Management Corporation" was launched in 2017. Similar to the "Health Management Brand", this is also promoted by the Ministry of Economy, Trade and Industry to recognize companies that are practicing particularly excellent "health management". There are two categories, large corporations and small and medium-sized corporations, and every year more than several thousand companies from all over Japan are recognized for their excellent "health management". The top 500 companies from both large and small companies are specifically designated as "White 500". Almost without exception, major insurance companies have been certified as "White 500" companies. The number of companies participating in the survey is increasing every year, and more than 80% of the 225 companies that make up the Nikkei Stock Average answered the questions in the survey. Many of the leading companies in each industry are now promoting "health management" as one of their management strategies. It can be said that Japan is promoting "health management" on a national level.

What is the situation in the life insurance industry? Unfortunately, Dai-ichi Life Insurance is the only company so far to have been selected for the "Health Management Brands" mentioned above. However, many life insurance companies are putting a lot of effort into "health management". According to a report by the Life Insurance Association of Japan published in 2018, 26 of the 41 member companies, which are more than 60%, have clearly stated their philosophy and policies for maintaining and promoting the health of their employees. In addition to maintaining the health of their customers, they are also promoting the health of their employees. Specific initiatives include holding events to support the exercise activities (sports) of employees and their families, support for their sports-related activities, the establishment of a system that allows employees to receive mental health checks from a third-party organization, the promotion of non-smoking, and greater consideration for calorie intake in the company cafeteria.

4. My Own Efforts toward "Health Management" (standing position for desk work)

"Health management" is becoming a common practice in Japan as mentioned above, but what kind of initiatives are being taken at FALIA? As you may already know, FALIA is a small organization with a total of about 10 employees. Now, Mr. Tanaka's call as the M.D. of FALIA, for action has directly penetrated the consciousness of each staff member, and each of them has begun to take initiatives that contribute to "health management" based on their own unique ideas. In this issue, I would like to introduce my own initiative to introduce the standing position to desk work.

With the widespread use of PCs, it seems that more and more office work is done in a seated posture, but recently the relationship between prolonged sitting posture and diseases has been attracting attention. It is believed that sitting for long periods of time increases the risk of health and ultimately death. According to the Japanese website "Business Insider" (<https://www.businessinsider.jp/post-1106010>), excessive sitting has become a problem in the U.S. and Europe since 2000. In Australia, a public & private campaign was launched to reduce the incidence of obesity and diabetes. In the U.K., the "UK Physical Activity Guidelines" were released in 2011, which include to reduce sitting time by at least 2 hours, ideally 4 hours. In the U.S., it has become common to see people working at their desks while standing. In Japan, Professor Koichiro Oka of Waseda University pointed out that "the longer you sit, the higher your risk of cancer," and that "compared to those who spend less than four hours a day in total sitting, those who spend 11 hours or more have a 40% increased risk of total mortality, which cannot be offset by walking or running." Another theory presented in the same article is that the activity in the calves, known as the "second heart," comes to a standstill and blood flow is blocked when sitting.

I searched for more academic information and found that the Institute of Labor Science published a paper in Japanese, "Effects of Introducing a Standing Posture to Desk Work Using a Variable-Height Desk on Physical Discomfort, Fatigue, and Lower Leg Circumference" (https://www.jstage.jst.go.jp/article/isljsl/94/2/94_27/_article/-char/en/). In it, I found the following attention. It can be pointed out that low levels of physical activity can be a cause of obesity, which is a risk factor for cardiovascular diseases and diabetes. On the other hand, there are studies that show that people who spend a lot of time in a sitting position have more deaths from cardiovascular diseases in both high and low physical activity populations. In other words, regardless of the amount of physical activity, the risk of cardiovascular disease increases with the amount of time spent in a sitting position. With this premise in mind, the article introduces the results of a study that measured the effects of inserting the standing position into desk work in the office. This does not prove that the introduction of the upright position will reduce the risk of morbidity or mortality. However, it does provide an objective view of the physical sensations that people are aware of, and the work efficiency that is affected by them, and provides a clue to the direct advantages and disadvantages of introducing the standing posture to office work. One of the conclusions of this article is as follows.

1. The discomfort in the buttocks and thighs felt when sitting for two hours or more can be reduced to the same level as that felt when continuing to stand, by introducing 20 minutes of standing every hour.
2. The discomfort in the lower legs and feet felt when standing for more than two hours can be reduced to the same level as that felt when continuing to sit, by introducing 40 minutes of sitting every hour.

In other words, if you want to reduce discomfort in the lower part of your body when working at a desk, standing for 20 minutes and sitting for 40 minutes every hour is the most effective in terms of perceived short-term experience. This is what I tried to do this time.

In order to alternate between standing and sitting, I have to change the height of my desk frequently. There are desks on the market that can be changed in height, but they are expensive and cannot be easily purchased. So, I decided to buy an inexpensive standing PC stand to be placed on top of my current desk for seated work. This can be purchased for less than 3000 yen per unit. With this PC stand, I can easily place my PC at my stomach level when I am standing. Also, since I change from sitting to standing and from standing to sitting frequently during the course of a day, I usually place the PC stand on the edge of my desk and replace the PC only whenever I change my posture, instead of setting it up each time. This way, I can easily transition between the sitting and standing postures by simply changing where I place my laptop. I post pictures of both the sitting and standing work postures, so please take a look. For your reference, in the case of the standing posture, the direction of the face has been removed from the direction of the fellow workers so as not to give them a sense of oppression.

On the right side of the seated photo, you can see the PC stand. The other photo shows you working in a standing position, utilizing the platform.

Now, the important question is how effective is it? Actually, it has only been a few months since I started this initiative. I can't talk about any significant changes in the health checkup figures yet. However, I can say the following two points with confidence. The first point, particularly, has a direct impact on both business efficiency and business performance.

1. I almost never feel sleepy anymore. (I used to get drowsy before, especially after lunch on days when I stayed up late the night before, but not anymore.)
2. When leaving work, I sometimes feel a pleasant tiredness in my lower legs. (In my line of work, where I tend to lack exercise, I think it is essential to exercise my legs appropriately.)
3. I can show through my attitude that I am positively committed to “health management”, which contributed to creating a positive atmosphere in the workplace.

It is true that if I continue to stand for two or three hours, I will feel fatigue in your lower legs and my work efficiency will decrease. As the paper concludes, it is best to introduce standing for about 20 minutes every hour to avoid fatigue.

I am satisfied with the fact that I have started with a visible approach, starting with something easy, leaving difficult theories and large-scale efforts. This initiative is just a small attempt in the practice of “health management”. It is important to actually start initiatives, even if they are small. In addition to the introduction of the standing posture, I myself would like to take up the challenge of actively walking. Why don't you start taking proactive actions for “health management” in your own workplace?

by Tomoki Sugizaki

