



Congenital Birth Defects: MANAGING THE UNPREDICTABLE

One driver of high claim costs is congenital birth defects, and unfortunately, they can be completely unpredictable. Their cause often is a mystery. However, **awareness, education and some preventive measures** can help to improve the odds that a child may be born healthy or treated sooner to improve long-term outcomes.

BIRTH DEFECTS ARE COMMON:

1 IN EVERY **33**

BABIES AFFECTED EACH YEAR



A PRE-BIRTH DIAGNOSIS =
EARLY TREATMENT AND
FUTURE CARE PLANNING

Some Birth Defects Include:

- + Congenital Heart Defects
- + Spina Bifida
- + Hemophilia
- + Sickle Cell Disease
- + Microcephaly
- + Cleft Palate and Lip



Genetics is not the only cause of birth defects. **Factors Include:**



Cigarettes



Alcohol



Drugs



Diseases



Chemicals

Employers can implement programs that provide awareness about preventive actions and encourage prenatal care.



Start with Folic Acid. All women who could get pregnant should get 400 micrograms (mcg) of folic acid every day to help prevent birth defects that affect the spine and brain.

PREVENTING BIRTH DEFECTS

Not all birth defects are preventable, **but women can increase their odds of having healthy babies with a few actions:**

- ✓ Take **400 mcg of folic acid** every day
- ✓ **Do not use** alcohol, tobacco or street drugs
- ✓ **Wash hands** often to prevent infections
- ✓ Get regular **check-ups**
- ✓ **Talk with a doctor** about the safety of any prescription or over-the-counter drug use
- ✓ **Ask questions** about exposure to any substances at work or at home that could be harmful to a developing baby
- ✓ Maintain a **healthy, balanced diet**

PROTECT YOUR SELF-FUNDED PLAN WITH STOP LOSS COVERAGE

When facing the unpredictability and high costs of catastrophic claims associated with birth defects, self-funded employers can help to protect their finances with Stop Loss insurance. Talk to an HM Insurance Group sales rep to learn more.

Visit the HM Knowledge Center to find out more about tips, tools and trends for self-funding and Stop Loss protection:
www.hmig.com/slknowledge

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