

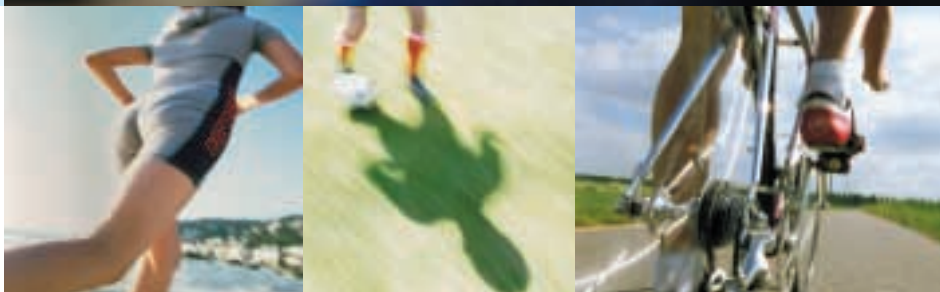
 **Medibank Private**
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Sports **Injuries** Report

Sports Injuries are costing Australians \$1.5 billion annually, according to a report commissioned by Medibank Private.

The Medibank Private Sports Injuries Report found that men and women aged between 15 and 29 are twice as likely as others to incur a sporting injury that requires medical treatment.



July 2003

Sports Injuries Report

Young males – football

With reports from the AFL that knee injuries are keeping players out of the game for longer¹, statistical analysis conducted by Medibank Private shows that young men between the ages of 15 and 24 are more likely to be treated for knee injuries than any other age group.

Over the past 12 months Medibank Private has paid out \$20 million in benefits to members undertaking knee surgery.



Young females – netball

Recent studies by Monash University Accident Research Centre have shown that netball ranks among the top sports for sporting injuries in Australia, with ankles and knees making up more than two thirds of all netball injuries requiring emergency department treatment².

Based on data analysis by Medibank Private, the most common sporting injury sustained by netballers involves the knee, with 15 to 19-year-olds the peak age group for knee injuries.

A knee injury requiring surgery could, on average, cost a netballer \$7000³.

Medibank Private encourages all its members to actively participate in sport.



All ages – dancing

Participating in what many would consider to be a more gentle, low risk sport, like dancing, could still result in a range of sporting injuries.

Dancing has been identified as being among the 10 most injury prone sports in Australia, in a study conducted by Deakin University⁴. The study

identified the lower body injuries, in particular, as being the main source of injury for dancing participants.

The message to dancers of all descriptions is to make sure you have private health insurance and do adequate stretching exercises and warm-ups before hitting the dance floor.



¹AFL Injury Report 2002, Dr John Orchard and Dr Hugh Seward, pg 1. ²Preventing injury in sport and active recreation, Erin Cassell and Angela Clapperton, Hazard – Edition 51, Winter 2002, pg 9. ³Melbourne Sports Medicine Clinic. ⁴Sport and active recreation injuries in Australia: evidence from emergency department presentations, Caroline Finch, Giulietta Valuri and Joan Ozanne-Smith, British Journal of Sports Medicine, January 1998, pg 221 (Adult Emergency Department Admissions).

Sports Injuries Report

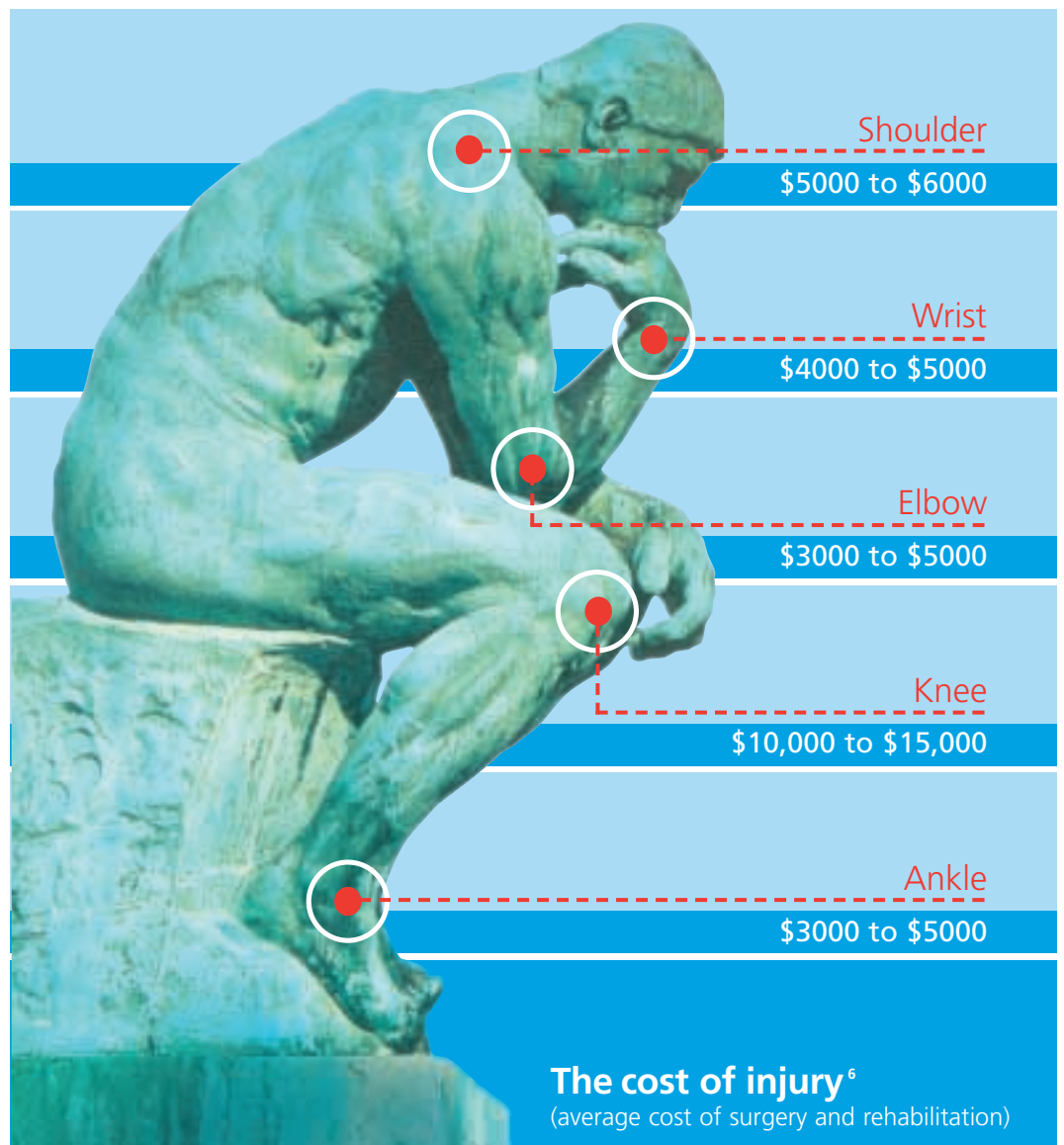
Sporting injuries are now costing the Australian community more than \$1.5 billion annually, according to this report commissioned by Medibank Private. The Sports Injuries Report has also found that men and women between the ages of 15 and 29 are twice as likely as any other age group to incur a sporting injury requiring medical treatment.

There is a clear link between actively participating in **sport**, defined as **physical exercise - professional, amateur or recreational** - and being fit and healthy. However, the Medibank Private report found that some sports are much more likely to result in a trip to the emergency department or the local sports clinic.

Sport **without** private health insurance

The 10 most injury prone sports⁵

| | |
|---------------------------|-------|
| Australian Rules Football | 21.6% |
| Cycling | 10% |
| Soccer | 8.1% |
| Rugby Union/League | 7.8% |
| Cricket | 7.3% |
| Basketball | 6.9% |
| Netball | 6.6% |
| Hockey | 2.6% |
| Martial Arts | 1.9% |
| Dancing | 1.9% |



⁵ *Sport and active recreation injuries in Australia: evidence from emergency department presentations*, Caroline Finch, Giulietta Valuri and Joan Ozanne-Smith, British Journal of Sports Medicine, 1998. ⁶ Figures combine detailed analysis of 13,500 claims by Medibank Private members in 2002 and information from the Melbourne Sports Medicine Clinic includes direct costs only.

The football codes, cycling, cricket, basketball and netball ranked as the most injury prone sports. Surprisingly, some sports generally perceived to be of lower impact, like dancing, are among the causes of hospital admission, demonstrating that just because a sport is not “high impact”, the chances of injury are not eliminated.

Surgery for injury is getting more expensive and many Australians are also not prepared to wait in a queue for elective surgery treatment. It is for these reasons that more and more Australians are taking out private health insurance to ensure prompt and affordable treatment of sporting injuries. The report finds that \$20 million is claimed by Medibank Private members each year for knee surgery alone⁷.

Medibank Private's Sports Injuries Report represents a wake up call to all Australians who enjoy their sport – from the casual jogger to the amateur netballer and ballroom dancer. **It's great to be healthy and participate, but make sure you are aware of both the injury risk and the many simple steps you can take to prevent injuries occurring. Even young and healthy people need to consider Private Health Insurance.**

could result in extra time on the bench

The Medibank Private Sports Injuries Report combines authoritative, independent research into sports injuries in Australia, with Medibank Private's own extensive database on the cost of injury.

Analysis of the research has culminated in the production of a comprehensive report on the extent of sports injuries and associated costs within the Australian community.

Its findings highlight:

- the cost of sports injuries in Australia;
- the importance of injury prevention techniques; and
- having appropriate private health insurance in the event of incurring a sports related injury.

The term “sport” in the context of the report refers to professional, amateur and recreational forms of physical exercise.

Medibank Private acknowledges the assistance of sports injury research from around Australia, which was used in the preparation of this inaugural report:

- Monash University Accident Research Centre;
- Deakin University School of Human Movement;
- Western Australian Health Department;
- Sports Medicine Centres of Victoria;
- Dr Peter Larkins of the Melbourne Sports Medicine Clinic.

The top 10 facts about sports injury

- 1 One in 17 Australians experience sports injury each year – costing \$1.5 billion⁸.
- 2 15 to 29-year-olds are twice as likely as any other age group to incur a sporting injury requiring medical treatment⁹.
- 3 Aerobics is the most popular organised sport in Australia with 660,000 active participants, followed by golf and tennis.
- 4 Injuries to lower body regions were reported more than twice as frequently as injuries to upper body regions.
- 5 Men account for 55 per cent of all surgery-related ankle, elbow, knee, shoulder and wrist injuries.
- 6 By example in Victoria alone, each year there are at least five deaths, 6500 hospital admissions and around 30,000 emergency department sporting injury presentations each year.
- 7 Players are more likely to be injured at the start or end of a playing season and, by participating in pre-season training, risk of injury is dramatically reduced.
- 8 On average, an Australian Rules football team will incur two sporting injuries requiring some type of treatment each week of competition at an average cost of \$251 per player per season¹⁰.
- 9 Knee injuries are generally the most common and costly injury incurred by women with surgery costing on average \$4000 - \$5000.
- 10 Injuries from soccer are becoming increasingly common as more and more Australians participate in the sport. Injuries are mostly strains, sprains, fractures, bruises and abrasions and account for 10 per cent of emergency department sports admissions.

⁷ Based on an analysis of Medibank Private's claims for surgical procedures in 2002. ⁸ Based on an actuarial assessment by Medibank Private of the cost of health and previous figures. Includes direct and indirect costs. ⁹ A profile of patients attending sports medicine clinics”, CF Finch and MAR Kenihan, British Journal of Sports Medicine 2001, page 253. ¹⁰ Western Australia Sports Injury Study 1997

Exercise is the best medicine

A balanced exercise program is one of the most beneficial prescriptions you can follow to achieve improved health. Exercise is cheap, readily accessible and when taken in the correct dose, is free from side effects. It truly is the only “miracle treatment” proven to help offset many of the health problems associated with modern living.

Research in recent years has shown that the health benefits associated with regular physical activity can be achieved by following a low to moderate intensity exercise routine on a consistent basis. Data is now available which clearly shows there is a difference in the type and intensity of exercise to gain health benefits

What are the benefits?

Review of all the scientific studies on the value of regular activity shows that the health benefits can be summarised as follows:

- lowering of blood pressure;
- lowering of cholesterol;
- weight reduction;
- avoidance of smoking;
- improved body shape and tone;

How much and what type of exercise?

Whilst the overall intensity of the program does not have to be high, consistency is the key to gaining the benefits outlined. Initially, it is important to aim for a minimum of three sessions per week. Over time this should be increased so that activity is performed on most days of the week, i.e. five to six sessions.

Twenty minutes of light to moderate activity is a good starting point. However, this should be slowly increased to 30 to 45 minutes per session. Three sessions of 10 minutes each can achieve similar health gains to a single 30-minute session.

The primary component of any exercise routine is regular aerobic

compared to that required to improve athletic fitness.

You do not need to “train” like an elite athlete to achieve significant results. Most individuals following an exercise routine do so to gain the benefits of weight control, better appearance, improved well-being and self-esteem, together with the positive medical benefits of lowered cholesterol and blood pressure.

If you wish to work out more frequently and at higher effort levels there will be additional benefits of improved heart and lung efficiency as well as improved performance for a given task such as a fun run or triathlon. Thus, the benefits you

- improved dietary awareness;
- lowered stress and anxiety levels;
- improved mental well-being;
- improved work performance; and
- better glucose utilisation (reduced diabetic risk).

The benefits obtained affect many of the systems in the body. With heart

(“using oxygen”) activity. This can be brisk walking, cycling, swimming, exercising to music classes, skipping, rowing, running etc. In fact, any activity that uses large muscle groups in a rhythmic manner will work. Your body cannot tell the difference – it just knows it is working!

Finally, the effort should be sufficient to cause mild breathlessness but still allow you to carry on a conversation with your workout partner. Benefits start with efforts as low as 50% of maximum. One simple formula is to work from your heart rate (pulse). Maximum HR is calculated as $220 - \text{age}$. Thus, for a 40-year-old, $220 - 40 = 180$. Greater benefits can



Dr Peter Larkins - Sports Physician

gain will be based on individual goals, but for most people the issue is simply improved health.

disease being such a major source of ill health in Australia, it is important to note that most of the major risk factors for heart disease are positively influenced by a commitment to exercise.

As a nation we have a high incidence of obesity, high blood pressure and adult onset diabetes.

be gained as the intensity increases, but you do not need to exceed 85 per cent of the predicted maximum HR unless you are training for competition.

If you combine all these criteria with some light resistance (strength) training and flexibility work, you have a well-balanced program. It is probably true to say that there is no single type of exercise that is complete. However, a balanced mix will provide the stimulus for improvement and an opportunity for enjoyment and mental relaxation – all of which helps to maintain compliance when you have a busy lifestyle.

What are the risks?

Individuals who are unfit should begin slowly (walking is best) and gradually build up the program. Anyone who has a current medical condition and all individuals over 40 should seek advice from their doctor before embarking on a fitness routine.

Exercise can be stressful and injuries do occur. Many overuse injuries are

preventable as people do not seek appropriate advice and attempt too much, too soon. Attention to the use of proper equipment including good footwear is important. Something as simple as a fitted mouthguard can reduce the need for expensive dental work. Warm up, balance and flexibility exercises help offset the risk of joint

and soft tissue (muscle and ligament) injuries.

Injuries to the lower limb, especially the ankle and knee, are common and should be assessed early if they occur. Whilst prevention is ideal, early intervention can help minimise the damage once an injury has happened.

Summary

There is no doubt the health benefits of regular physical activity far outweigh the risks. The secret is to determine the best type of exercise routine for you and to begin at a suitable low to moderate intensity. Benefits do not occur overnight and compliance can be challenging. However, a consistent and balanced approach will provide the physical

and mental benefits that will encourage you to remain committed and thus, continue to improve your health into the future.

Good luck!

Dr Peter A Larkins

M.B.B.S., B.Med. Sc. (HONS.),
F.A.C.S.P., F.A.S.M.F.
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"If we could give every individual the right amount of nourishment and exercise, not too little and not too much, we would have found the safest way to health"

Hippocrates, 460-377 BC .

Message from George Savvides – Managing Director of Medibank Private



Medibank Private's inaugural Sports Injury Report is a reminder to all those who participate in sport, that the injury risk cannot be ignored but can be managed.

We encourage all of our members to keep fit and healthy – being involved in regular physical activity is an important lifestyle decision.

However, it is important to know that if you do happen to take a fall on the court, football ground, dance floor or footpath that your private health

insurance will give you timely access to quality care.

At Medibank Private we pride ourselves on covering more Australians than any other private health insurer. We believe that this report will add to the health debate and gives the community a better understanding of the importance of private health insurance and its relationship to sport and an active lifestyle.

George Savvides

Managing Director
– Medibank Private

Exercise tips from Dr Peter Larkins

When starting out on a new fitness program there are a number of issues you should consider. If you get most of these handy hints correct you should remain injury free and gain all the benefits from your activity routine.

1. Begin slowly and progress gradually.
2. Include variety in your routine.
3. Warm up before intensive efforts.
4. Have correct equipment, especially good footwear.
5. Seek attention early if problems arise.
6. Injuries can be costly, so consider having adequate health insurance cover.