



Attention: Medical Editor, Health Reporter, News Desk, Radio Talk Show Producer, Radio Segment Bookers

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Generation X & Y Physicians Risk Xtreme Disability

Kansas City, MO – Tens of thousands of Gen X and Y medical residents and physicians, who grew up playing extreme sports, are risking their years of med-school and or their medical practice should they be disabled with one **Xtreme** misstep.

Tom Koch, President of AAFP Insurance Services, Inc. said, “We work with thousands of doctors providing them personal insurance and clearly see a new and perhaps disturbing trend with today’s residents and physicians. The day of the family doctor shooting a round of golf and playing Canasta at the club is giving way to physicians **who participate in triathlons, mountain biking, white water rafting, bungee jumping, free walking, rock climbing, kick boxing and many other high-risk medical practice career-ending sports.**”

Gen X and Y physicians have grown up doing these extreme activities, which is why AAFP Insurance Services projects this could cause major pains for physicians and medical residents who do not have adequate disability insurance.

Koch went on to say, “There are many critical issues with some employer, group practice, hospital, university, health system or physician network disability plans that could leave Gen X, and soon to be Gen Y resident’s medical careers at great risk. The physicians we work with are surprised to learn that their employer’s disability coverage has gnarly shortfalls that could face plant their medical livelihood.”

The Top Five Shortfalls of employer disability coverage:

1. Employer disability coverage may demand a physician work at any occupation, if not able to work in their chosen field, or payments may be reduced or cut off.
2. Employer disability benefits are taxable if the premiums are paid by the employer.
3. Employer disability coverage may not be transferable state to state, employer to employer, or if the doctor goes into private practice.
4. Employer disability coverage may not be suitable for physicians because most employer disability is designed for support staff.
5. Employer disability coverage cannot be canceled while you're receiving benefits, but your employer-paid medical insurance may be terminated because you are no longer working.

Source: Researched by AAFP Insurance Services Inc.

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The U.S. Consumer Product Safety Commission reports nearly 95,000 more sports related head injuries 2008 to 2009. According to the American Association of Neurological Surgeon's study utilizing Consumer Products Safety Commission data, there were an estimated 446,788 sports-related head injuries treated at U.S. hospital emergency rooms in 2009 which is an increase in the top 19 of the top 20 sports. (See list below)

The following 20 sports/recreational activities represent the categories contributing to the highest number of estimated head injuries treated in U.S. hospital emergency rooms in 2009.

Cycling: 85,389	Winter Sports (Skiing, Sledding, Snowboarding, Snowmobiling): 16,948
Football: 46,948	Horseback Riding: 14,466
Baseball and Softball: 38,394	Gymnastics/Dance/Cheerleading: 10,223
Basketball: 34,692	Golf: 10,035
Water Sports (Diving, Scuba Diving, Surfing, Swimming, Water Polo, Water Skiing, Water Tubing): 28,716	Hockey: 8,145
Powered Recreational Vehicles (ATVs, Dune Buggies, Go-Carts, Mini bikes, Off-road): 26,606	Other Ball Sports and Balls, unspecified: 6,883
Soccer: 24,184	Trampolines: 5,919
Skateboards/Scooters: 23,114	Rugby/Lacrosse: 5,794
Fitness/Exercise/Health Club: 18,012	Roller and Inline Skating: 3,320

AAFP Insurance Services, Inc. www.aafpins.com

For over 60 years, Family Physician Insurance Services has been offering innovative insurance programs tailored to meet the specific needs of the American Academy of Family Physicians' 100,300 members across America. Today, Insurance Services designs and administers a wide range of plans for term life, disability income, and practice overhead expense exclusively for AAFP members. By special arrangement with Insurance Services, members have access as well to programs approved by the AAFP for long-term care, auto, home and renters insurance policies from leading national insurers.

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