

***The Balance Sheet Healthcare Model for African American Communities***

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***Abstract***

*Appalled by the over-representation of the African-American community with diseases of the heart, lungs, blood, liver, kidneys, and intestines this paper presents an innovative model, Balance Sheet Healthcare Model, using an accounting framework as a way of thinking about the body and the effects of food consumption choices, to control and lower healthcare costs and increase individual's wellbeing.*

**Introduction**

Healthcare is a business industry. This industry includes pharmaceutical companies, hospitals, medical offices including dental offices, manufacturers of medical equipment and medical supplies, medical schools, medical and drug research activities plus funding at universities, and drug (distribution) stores. The healthcare industry is big business and employs a massive number of people. There are medical associations and organizations that support the healthcare industry such as the AMA (American Medical Association), the CDC (Center for Disease Control), and the WHO (World Health Organization). Healthcare is a profitable industry. For example, the top 10 pharmaceutical earned over \$392 billion dollars in 2019. Diseases (such as cancer, chronic lung and kidney diseases, Alzheimer's, diabetes, and covid-19) knows no boundaries. African Americans and people of color are over-represented in the US population with diseases and it negatively affects their health and cash flow.

In the US, chronic non-infectious diseases affect 60% of the population (CDC). Further, 40% of the population have two or more chronic non-infectious diseases. According to the CDC, healthcare costs to treat the various diseases reached \$3.5 trillion annually. The 331 million people in US represents only 4.3% of the global population. Black people or African Americans represent about 13.4% of the US population (per US census.gov) or 44.4 million people. As a group, African Americans suffer the most from chronic diseases (see Table 1.) according to the U.S. Department of Health and Human Services, Office of Minority Health (OMH). In the US, compared to whites, blacks are disproportionately worse off in caring for their precious assets, their bodies. For example, consider cancer; although the black-white gap has narrowed, still African Americans bear a disproportionate share of the cancer burden in the United States. African Americans have the highest death rate and shortest survival of any racial or ethnic group for most cancers.<sup>1</sup> Ask, what is cancer? A simple answer is that cancer is the abnormal growth of cells. That is, a person may have lung cancer or abnormal cell growth in the lungs. A person with breast cancer has abnormal cell growth in the breast. There are also descriptions as to severity and the magnitude of the abnormal cell growth. Receiving medical treatment may cost patients thousands of dollars. According to asbestos.com website about the cost of cancer treatment, some may have monthly drug costs reaching \$100,000. In addition, 63% of the patients struggle after diagnosis (if they get treatment). The statistics listed in Table 1 begs for change. May the Balance Sheet Healthcare Model be used as a way of thinking that requires immediate and consistent action, as a tool towards healing our most valuable assets.

Insert Table 1 here.

This article introduces the Balance Sheet Healthcare Model that I developed with hopes to increase the awareness of African Americans, especially, of their food choice effects on both organs and blood nourishment plus to be more meticulous about their choices of consumption that may positively influence the immune system. A person with a healthy immune system are likely to be at ease, and little or no problem with cellular waste elimination; as opposed to suffering from various abnormal aches and pain in various parts of the body.

### **The Balance Sheet Healthcare Model**

The purpose of this article is a call to action for the African American community to think differently about health, the connectedness of the organs to blood and lymph fluids, and on decreasing the frequency of dis-ease symptoms. I propose the Balance Sheet Healthcare Model will lower the individual healthcare costs, is self-regulating, and will increase the owner's net health equity by decreasing chronic disease symptoms. As the net health equity increases due to fewer symptoms, the wellbeing of the individual, physically and spiritually, will increase. Think of the body as a Balance Sheet. The balance sheet is a financial report that accountants prepare for a business which is used to report their assets (things that they own and have control over), liabilities (debts and obligations owed to others), and owners' equity (net value of worth). Growing businesses prefer positive changes in owners'

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<sup>1</sup> DeSantis, Carol, Deepa Naishadham, Ahmedin Jemal (2013) Cancer statistics for African Americans. CA: Cancer Journal for Clinicians. 63:3 151-166. <https://doi.org/10.3322/caac.21173>  
<https://acsjournals.onlinelibrary.wiley.com/doi/full/10.3322/caac.21173>

equity. The balance sheet is always in balance because total assets equal total liabilities plus owners' equity. In the Balance Sheet Healthcare Model, think of the assets as the organs of your body (i.e., heart, lungs, etc.) and liabilities as symptoms of dis-eases (i.e., pain, tumors, rash, etc.) and medical cost (i.e., doctor visits, tests, medications, etc.). If one of the assets is removed or injured, this decreases the value of total assets. To keep the balance sheet in balance, the removed/injured asset is either replaced by another asset (tooth pulled and replaced with a dental crown) and net owner's equity remains relatively unchanged and/or liabilities increase (i.e., cost of crown, pain, infection, depression, etc.) and owner's equity decreases. The removal of an asset may also directly decrease owner's equity (i.e., kidney removal, tonsillectomy, mastectomy, etc.) and not be replaced. This asset removal will decrease total assets, increase current and future liabilities, resulting in lower owner's equity. The balance sheet, representing the body, is always in balance. The Balance Sheet Healthcare Model assumes that the human body is born with healthy assets that are of significant value and zero liabilities. The actions and/or choices of consumption affect the value of owner's equity, which represent the owner's physical and spiritual wellbeing. As in financial reports, the more wellbeing, higher the equity, the better.

The disproportionate rate of dis-eases among African Americans demand that we think differently in four ways about our bodies and consumption choices and then we take consistent action to affect change.

(1) To think differently, this model requires an individual to understand that the body naturally and instinctively responds to its internal and external environment to survive. Internally, blood circulates the human body three times a minute to bring oxygen and nourishment to the cells. The blood connects all assets, all organs. The internal environment consists of the organs, fluids and the many micro activities that occur under the skin. The external environment consists of items and events that occur outside the skin. For examples, the body automatically responds with adrenalin to the unexpected growl of a dog or tiger behind you. The body instinctively coughs when air quality is poor due to smoke in the air. The body instinctively coughs when water goes down the wrong pipe when swallowing. When the skin is cut, the body instinctively heals itself. The choices of consumption from the external environment effects the internal environment of the body. With this understanding of the environment, if a cyst grows under the skin for example, we should ask what is causing the body to give this instinctive response?

(2) To think differently, this model requires the individual to understand that businesses within the healthcare industry are very much concerned about maximizing their profits, which increases the equity of their owners. According to Dunn (2018), the pharmaceutical companies in 2017 set a record by spending over \$71 billion dollars for research and development expenditures. Either these companies do not know HOW to CURE chronic non-infectious diseases (else it would not be chronic) or they do not want to cure 60% of Americans with at least one chronic non-infectious diseases. Curing chronic non-infectious diseases would effectively decrease revenues. Businesses, after all, depend on repeat customers. When it comes to chronic non-infectious diseases, the healthcare industry offers treatments, not cures.

(3) Our body and the organs contained within are our most precious assets. Two major reasons Black people suffer as a group is related to their food choice consumption habits and unequal access to health care. Unequal access to healthcare is an economic issue. Many people cannot afford the pay for the cost of healthcare insurance or the cost of repeated visits to medical doctor or for prescription drugs. The choice of food consumption is a marketing issue and an awareness issue. There are abundant of advertisements encouraging consumers to purchase all sorts of processed foods, drugs, and sugary beverages; items that impair the functioning of the organs. Rarely do we see TV advertisements for apples and oranges. Processed foods, drugs, and beverages are items that contribute to acidosis and to people suffering from chronic non-infectious diseases, which increases your liabilities and decreases owner's equity. If people chose fewer or eliminated meat, dairy, processed foods, drugs, and sugary beverages from their diet, they will have fewer symptoms that require medical attention.

(4) To think differently, this model requires the individual to understand that the body responds to consumption choices differently across individual bodies and organs. For example, some people are lactose intolerant, some are not. Western medical doctors tend to assign names of dis-eases based upon the severity of the symptoms, the combination of symptoms, and the location of the symptoms. In contrast, some holistic healthcare practitioners are of the mindset that there is only one disease (Sebi 2012; Ehret 1924; Bergman 2019). Different bodies react differently when the body is in the state of acidosis. Acidosis usually makes the body feels as if it is out of balance, dis-eased. Acidosis refers to the pH level below 7 indicating that the blood is toxic. When the blood has sustained a level of toxicity, the elimination of cellular waste is hindered (Ehret), and causes inflammation. Inflammation is the body's automatic response to heal the body. When excessive inflammation overwhelms the body over long periods of time (chronic), it often causes some degree of discomfort, pain and/or malfunction in various joints, organs, and/or skin. Professor Ehret calls excessive or chronic failure to eliminate cellular waste is nothing but constipation in the form of mucous. As a result, however, individuals often seek relief through their medical doctor(s) who, maybe after a few laboratory tests, will likely offer prescription medication treatments and/or surgery. Thus, acidosis has an increasing effect on healthcare costs and liabilities as well as a decreasing effect on owner's equity.

Using a little chemistry, a pH level measures the acidic or alkaline levels of the blood. A pH of 0 is totally acidic, while a pH of 14 is completely alkaline; both extremes are deadly. A pH level of 7 is neutral. Ideally, blood that is slightly alkaline, with a pH between 7.35 and 7.45 facilitates healing, cellular nourishment, and cellular waste elimination. If the body is not eliminating waste (mucous), then the body is constipated. Constipation, whether at the cellular level or the intestinal level, the failure to eliminate waste causes sickness, dis-ease. The Balance Sheet Healthcare Model suggests that our choices of food consumption should be those that facilitate both the nourishment of cell and elimination of cellular waste in order to minimize liabilities and maximize the owner's health equity.

The Balance Sheet Healthcare Model promotes proper maintenance of assets through the consumption of water, fresh fruits and fresh vegetables. The more, the better. Nuts and legumes are helpful also. Choices of food consumption such as red meats, fried and processed foods, and dairy obfuscates the elimination of waste from the body. The Standard American Diet and the proliferation of fast foods over the years has led to 60% of the population suffering from chronic non-infectious disease. Chronic diseases (such as diabetes, high blood pressure, obesity, etc.) can be eradicated by eating plant-based foods on a regular basis. Adopting a plant-based lifestyle way of eating contributes to healing the blood, organs, skin, and body. A plant-based lifestyle way of eating will boost your immune system. It will lead to weight loss and help protect the body from harmful effects of bacteria and viruses. It will help keep the body be in balance.

### **Conclusion**

African-Americans do not need to wait for a virus vaccination with its potential side effects. They do not need to wait for more hospitals to be built in the community. Today, an individual decides, to a great degree, which foods to consume, whether to eat apples and salads that helps the body heal or to eat pizza and french fries that helps clog the arteries and weaken the immune system. Love yourself. Cut all processed sugar consumption. Think about providing nourishment to the cells, to the organs, minimizing liabilities and increasing owner's health equity. To further boost the immune system, add sufficient sleep, regular exercise and sunshine to the Model. The Balance Sheet Healthcare Model super-imposes the human body on the balance sheet financial report: assets equal liabilities plus owner's health equity.

With fewer symptoms, cost savings result, because the need of incurring medical treatment decreases. is about controlling costs. Combining the awareness of the effects of food consumption choices within the framework of the Balance Sheet Healthcare Model offer individuals with cost-effective ways to lower health costs, lose weight, and maximize well-being. And remember that the healthcare system includes some very large for-profit corporations.

Future research to test the Balance Sheet Healthcare Model is needed in the African American Community. Positive results on a sample of two (n=2) is not enough.

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- Bergman, John <https://www.youtube.com/user/johnbchiro> He is a chiropractor with many health videos. At the end of his videos, he emphasizes consuming fresh fruit and vegetables, sunshine, exercise and getting sufficient sleep to counter the dis-ease symptoms as major factors of self-healing process and prevention.
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## TABLE 1. List of Disproportionate Effects of Common Diseases Affecting African Americans

Statistics per U.S. Department of Health and Human Services, Office of Minority Health (OMH)  
<https://minorityhealth.hhs.gov/omh/browse.aspx?lvl=4&lvlid=19> (accessed 4/10/2020)

### *Stroke – brain cells starved of oxygen*

- African Americans are twice as likely to have a stroke compared to whites (CDC)<sup>2</sup> stroke is fifth leading cause of death.

### *Cancer – cells growing out of control*

- African Americans have the highest mortality rate of any racial and ethnic group for all cancers combined and for most major cancers.

### *Diabetes – blood sugar too high*

- African American adults are 60 percent more likely than non-Hispanic white adults to have been diagnosed with diabetes by a physician.

### *Liver disease – (liver is essential for digesting food and ridding your body of toxic substances.)*

- Among African Americans, chronic liver disease is a leading cause of death. While the cause is not always known, some cases can be initiated by conditions such as chronic alcoholism, obesity, and exposure to hepatitis B and C viruses.
- In 2018, chronic liver disease was the ninth leading cause of death for non-Hispanic blacks, 45-64 years<sup>1</sup>

### *Obesity – an excessive amount of body fat*

- African American women have the highest rates of obesity or being overweight compared to other groups in the United States. About 4 out of 5 African American women are overweight or obese.
- In 2018, non-Hispanic blacks were 1.3 times more likely to be obese as compared to non-Hispanic whites.
- In 2018, African American women were 50 percent more likely to be obese than non-Hispanic white women.

### *High blood pressure (hypertension) - the force of your blood pushing against the walls of your blood vessels, is consistently too high; increasing the workload of the heart.*

- Although African American adults are 40 percent more likely to have high blood pressure, they are less likely than their non-Hispanic white counterparts to have their blood pressure under control.
- African American women are 60 percent more likely to have high blood pressure, as compared to non-Hispanic white women.

### *Heart disease (cardiovascular disease) – narrowed or blocked blood vessels*

- In 2017, African Americans were 20 percent more likely to die from heart disease than non-Hispanic whites.

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<sup>2</sup> <https://search.cdc.gov/search/index.html?query=african+american&sitelimit=&utf8=%E2%9C%93&affiliate=cdc-main&dpage=4>