**More than skin deep**

The ‘bronzed Aussie’ is a cultural cornerstone. We’ve long associated the icon with all that’s Australian; the outdoors, the beach, and an active lifestyle.

It’s virtually imprinted on our national psyche.

So it’s no surprise that, despite medical research and mortality statistics that suggest otherwise, 50% of Australians still believe a tan is healthy[[1]](#footnote-1).

**Glowing – with good health?**

Tanning is a sign of skin damage – a response to ultraviolet radiation (UVR).

It occurs when, due to UVR exposure, the skin cells produce extra melanin (the pigment responsible for the skin’s natural colour). The excess pigmentation gives the skin a darker appearance; what we call a ‘tan’.

UVR exposure – be it from the sun, or via a solarium – poses serious health risks. These include sunburn, premature aging of the skin and optical damage.

It is also **the** most significant cause of skin cancer in Australia[[2]](#footnote-2).

**A sunburnt country**

Australia has one of the highest incidences of skin cancer in the world. In fact, two in three Australians will be diagnosed with skin cancer by the age of 70[[3]](#footnote-3).

The good news is, early detection can lead to a positive prognosis in most cases.

***Non-melanoma***

Basil Cell Carcinoma (‘BCC’) and Squamous Cell Carcinoma (‘SCC’), generally referred to as ‘non-melanoma’, are the more common type of skin cancer.

They form in cells near the skin’s surface (or ‘epidermis’). Symptoms may include sores that won’t heal, the appearance of new growths, or changes to existing warts or moles.

Non-melanoma is considered less dangerous because it typically doesn’t spread to other parts of the body. Even so, treatment is still necessary – usually in the form of removal, ointment or radiation therapy.

***Melanoma***

Melanoma is the less common but more serious form of skin cancer. It occurs when the skin cells produce excessive levels of melanin – to the extent they begin to grow abnormally and invade surrounding tissue.

Early stage melanoma doesn’t usually present with symptoms, so it’s important to conduct regular skin checks using the ‘ABCD’ guide[[4]](#footnote-4):

* Asymmetry: Are any moles or spots asymmetrical?
* Border: Do any moles or spots have blurry or jagged edges?
* Colour: Do any moles or spots have more than one shade of colour?
* Diameter: Are any moles or spots greater than 6mm in diameter?

Moles or spots that satisfy any of these criteria should be checked by a doctor.

Treatment for melanoma depends on the patient’s age, general health and how advanced the condition is. It may include surgery, radiotherapy, chemotherapy and immunotherapy.

**Protect yourself**

The old adage echoes true in this case; prevention really **is** better than cure.

Here are some simple ways to protect yourself against UVR exposure – and help reduce your risk of skin cancer[[5]](#footnote-5):

* Stay in the shade: URV is strongest during from 10am – 2pm (or 11am – 3pm during daylight savings time). Try to avoid the sun during these periods.
* Choose protective clothing: Wear clothing that covers up as much skin as possible, especially around the shoulders, arms and legs.
* Cover up with broad-brimmed hat: Skin cancer most frequently occurs on the neck, ears and face. A broad-brimmed hat with at least a 7cm diameter can help protect these areas.
* Wear sunglasses: Protect your eyes with wrap-around sunglasses that meet the Australian Standard (AS 1067).
* Apply sunscreen: SPF 30+ broad spectrum sunscreen can filter out 97% of UV rays. Remember to apply 20 minutes before sun exposure, and reapply every two hours.

***Get covered***

These tips can help protect you from UVR exposure, thereby reducing the risk of melanoma. But in the event that skin cancer **did** occur, how would you manage?

Critical Illness Cover can protect you – and your loved ones – from the financial consequences.

A Critical Illness claim provides a lump sum payment. This money can be used to fund medical costs, keep up with mortgage repayments and pay for day-to-day expenses – allowing you to focus on your recovery.

Insurers today will pay full benefits for more severe forms of melanoma. Partial payments are typically also available for early stage melanoma in the ‘premier’ versions of their contracts.

To find out more about Critical Illness Cover, please speak with your financial adviser.

1. Cancer Council Australia (2011) *What puts you at risk?* <http://www.cancer.org.au/cancersmartlifestyle/SunSmart/Whatputsyouatrisk.htm> viewed 12 April 2012 [↑](#footnote-ref-1)
2. Sun Smart (2012) *Skin cancer* <http://www.sunsmart.com.au/skin_cancer> viewed 12 April 2012 [↑](#footnote-ref-2)
3. ibid [↑](#footnote-ref-3)
4. American Melanoma Foundation (2006) *ABCD’s of Melanoma* <http://www.melanomafoundation.org/prevention/abcd.htm> viewed 12 April 2012 [↑](#footnote-ref-4)
5. NSW Government & Cancer Institute NSW (2010) *Dark Side of Tanning: Reduce Your Risk* <http://www.darksideoftanning.com.au/reduce_risk/protect_skin.aspx> viewed 12 April 2012 [↑](#footnote-ref-5)