Exercise Your Options

Can charging folks more for health insurance motivate them to get active, work out and get fit? One study says, yes!

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Some call it coercion, but when one insurer required a group of obese people to either get moving with a walking program or pay up to 20 percent higher health insurance costs, it worked. The group was insured by Blue Care Network, based in Michigan and owned by Blue Cross Blue Shield.

Essentially, the network offered adults in its Healthy Blue Living program the option of enrolling in one of several fitness plans to get reduced out-of-pocket health care costs. Almost half of the 12,000 members chose a program called WalkingSpree. To keep their eligibility and receive benefits, participants had to walk 5,000 steps each day during a three-month period. And 97 percent succeeded!

“Our findings suggest that incentivized wellness programs are acceptable to many individuals and that these programs encourage healthy behaviors,” says Donna Zulman, MD, a researcher at the VA Palo Alto Health Care System, and the lead author of the study.

So, how much is your health worth to you?

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