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Insurance rewards healthy workers

By Julie Appleby, USA TODAY

Overweight smokers with high cholesterol and blood pressure could pay \$2,000 more a year in health insurance deductibles than their fitter co-workers under a new type of insurance being offered by the nation's largest insurer.

While many employers have programs that reward workers with cash or lower health care costs simply for joining wellness programs or starting treatment, the new policies from UnitedHealthcare go a step further: It's not enough to just *try* to live a healthier life.

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"We're going to reward individuals for health results, not just actions," says Tom Beauregard, a senior vice president at UnitedHealthcare, which began offering the new policies to midsize employers in Rhode Island, Pennsylvania, Ohio and Colorado this month and may launch them nationwide next year.

The policies are seen as the latest move in a growing effort by employers to have workers pay more toward health care costs and take more responsibility for their own health.

But because the United program rewards actual results, rather than just efforts to be healthier, the policies are raising concern among some advocates.

"This is turning health care into a police state," says Jamie Court of the Foundation for Taxpayer & Consumer Rights, an advocacy group in Los Angeles. "If you want people to live healthier lives, you need to educate them and make it safe for them to seek medical treatment, without fear of financial penalties."

Here's how the program works: Employers offer a high-deductible insurance plan through UnitedHealth, such as a policy that requires single workers to pay their first \$2,500 in annual health costs before insurance kicks in; families, \$5,000.

Workers who want to lower their annual deductible can volunteer to have blood tests and other evaluations once a year to see if they smoke and if they meet target goals for blood pressure, cholesterol and height/weight ratio. For each of the four goals they meet, workers would qualify for a \$500 credit as individuals or \$1,000 as families toward the deductible. If they qualify for all four — and UnitedHealthcare estimates that few will initially meet all four — their annual deductible would fall to \$500 for individuals or \$1,000 for families.

Peter Lee of the Pacific Business Group on Health says employers may respond positively to the United offering but will need to ensure that workers are given opportunities to participate in programs enabling them to avoid the high deductible.

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"This is a clear attempt to both respond to healthy employees who don't want to pay the freight for their sick workmates, while at the same time providing incentives for those who are less healthy to do the right thing," says Lee.

Do you think employees deemed unhealthy should pay higher deductibles?

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