

Motivation for lifestyle changes: Some back penalties, others support incentive programs. Mix of ideas might be what brings results.

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No pain, no gain: For employers looking to nudge workers toward healthier habits, there's some truth left in the old cliché.

That, at least, is the observation of some psychologists and benefits managers who have studied whether incentives, penalties or a combination is likelier to change our behavior. They've found, they say, that what people think will change them, and what ultimately makes them change, are often different.

"Consumers will tell us they're motivated by incentives . . . [and] they don't like penalties," said Jim Winkler, a health and benefits consultant with Aon Hewitt. Nevertheless, he said, most evidence shows that "we are more motivated by fear of loss than opportunity for gain. So [employers] need to use that info effectively."

As employers struggle to absorb the rising cost of health insurance, many are reasoning that employees whose behaviors --- such as smoking --- put them at risk of disease should pay higher premiums. Conversely, some employers are turning to cash or non-cash incentives to motivate employees to adopt healthier behaviors.

Bobby Stephens, a Brookhaven man who works with an Atlanta grocery chain, thinks incentives are preferable to penalties.

"People don't like to be threatened," said Stephens, who said it's unfair for employers to cherry-pick which habits they charge workers more for, including smoking. (Stephens is not a smoker.)

"There is less of a risk factor [for employers] if an employee doesn't smoke, but what do the other workers do that the employer doesn't know about?"

Dr. Stephanie Resnick, an Atlanta anesthesiologist, agrees that employers shouldn't charge some workers more unless they intend to do a thorough health screening on each employee. Anything less, she said, is a form of discrimination. More importantly, she said, charging higher premiums isn't really motivating for someone with an addiction.

Even so, if employers want to shape behaviors, penalties may be a necessary part of the mix, said Georgia State University business professor Deborah Butler. "We're loss-averse. If I have something, and you are going to take it from me, I'm more likely to comply."

Up to a point, that is. Punitive measures alone don't make for a happy work environment, experts said. Employees respond most positively to a mix of methods, such as offering incentives for completing health screenings or health courses such as smoking cessation, rather than penalties alone.

The good news for employers is that workers want help in getting healthier, according to a recent survey by Aon Hewitt, the Futures Co. and the National Business Group on Health. About 60 percent of the more than 3,000 people surveyed said they believe their employer is only moderately supportive or not supportive in that regard.

Half the respondents wanted employers to provide personalized plans that recommend specific actions they can take to improve health. Sixty percent said they preferred incentives to encourage them to take part in wellness programs.

Butler advises employers to "manage situations rather than people" by making the environment in which people work more conducive to healthier habits. That includes steps such as offering healthier foods in company cafeterias and providing information or classes on weight loss.

People also respond better if they feel they're already doing some things right, she said. For example, she pointed to a weight-loss study involving two groups of housekeepers. The first group was told that their work activities burned enough calories to be a big part of their weight-loss efforts. The second group focused on a list of additional exercises they could do to lose weight. The first group, she said, was more successful.

"They got that nudge in that sense of 'I'm already in the game,' " she said.

Winkler's company encourages employers to provide a mix of incentive-based programs that impose penalties, such as higher fees, only on people who do not utilize the tools made available to them. For example, a diabetic employee who has taken charge of her illness shouldn't be penalized for the condition, but a smoker who refuses to try to quit, even when offered the patch or smoking cessation courses, doesn't get Winkler's sympathy.

"Our guidance to employers is the last thing you want to do is declare war on employees and draw bright lines about tobacco use or being overweight," he said. "If you want to draw a bright line, draw it between those who are engaged in improving their health and those who are not."