

Incentives for Hotels, Airlines and... Healthy Behaviors?

By Pattie Dale Tye

A cursory glance at industries that have cornered the loyalty program market makes it clear that incentives work. Americans fly certain airlines, stay at particular hotels, and use specific credit cards for the opportunity to earn rewards.

So why not use incentives for a greater purpose – such as motivating healthy behaviors that lead to better health and well-being?

Some would argue that it's because Americans don't change their behavior easily.

According to Dr. Edward Miller, Dean of Johns Hopkins University, nine out of 10 people with heart disease so advanced that they undergo bypass surgery don't change their lifestyle in the subsequent two years. Even when we've experienced a life-altering health event, Americans are slow to find the motivation to change.

That explains why nearly two out of three American adults are still overweight or obese, 60 percent don't exercise, and more than 20 percent still smoke. It's also why 90 percent of those who join health-and-fitness clubs stop going within the first 90 days.

We know that healthier choices are better for individuals, their families, their employers, and the U.S. economy as a whole. How can we encourage people to make healthier lifestyle choices?

Incentives for Your Well-being

Research shows that Americans are ready for a health-rewards program. The majority of 1,000 adults in a July 2011 survey for HumanaVitality, a comprehensive wellness, reward and loyalty solution, said they should be rewarded for making healthy choices. And 59 percent said they would like to be rewarded for exercising.

Furthermore, research demonstrates that health-rewards solutions work. A 2010 study from the *American*

Journal of Health Promotion shows that individuals who regularly participated in the Vitality solution experienced shorter and fewer hospital stays than those who didn't participate and weren't very engaged in Vitality.

More Employers Jumping on Incentives Bandwagon

Individual consumers aren't the only ones voicing their support for health-reward solutions. With rising health-care costs and a desire to reduce absenteeism and presenteeism, employers have a significant interest in encouraging their employees' pursuit of well-being.

A growing number of employers are now including non-cash incentives in their wellness solutions. A survey of 157 large employers found that 62 percent offered incentives in 2010, up from 57 percent the previous year.

And for good reason: research shows that incentives make a real difference in people's health. A good weight-loss incentive solution can increase employee participation rates from 12 percent to 35 percent, according to the Centers for Disease Control and Prevention (CDC).

In one example, the CDC itself sponsored a 50-day incentive-based challenge for employees to increase their exercise weekly and make healthier choices. Sixty-four percent of eligible employees – 3,740 individuals – participated in the challenge, and 80 percent reached their goals.

Interestingly, that percentage correlated almost perfectly with the 86 percent of participants who said they were motivated by the incentives.

The Secret Sauce: Make It Personal

The main drivers of success are personalized plans and the ability of participants to self-select their rewards. In the case of HumanaVitality, this approach works in two ways.

First, HumanaVitality provides participants with personal pathways they can follow as individuals to improve their health and well-being. Next, participants who pursue those pathways earn points that allow them to choose from among more than 600,000 rewards ranging from electronics to vacations to charitable donations.

The key is self-selection: choosing the pathway to follow and working towards redeeming rewards that are personally motivating and significant. HumanaVitality is based on a philosophy that rewards small, personalized steps today – taking a few extra minutes to exercise, choosing one more healthy meal a day – that can add up to meaningful change over time.

In an era in which companies regularly use rewards to earn the brand loyalty of the American consumer, we should stop to consider whether we're doing enough to build loyalty to ourselves. Solutions like HumanaVitality reward consumers for making healthy choices in the short run, but the real payoff – the biggest reward of all – is sustainable change toward long-term health and well-being. **N**

Pattie Dale Tye, president of Humana – Houston and Dallas/Ft. Worth, is responsible for the overall management and strategic planning for Humana's commercial PPO, consumer-choice, and self-insured health-benefit products in Houston and the Upper Coastal Bend area and the Dallas/Ft. Worth Metroplex area.