

# The 30 Pound Club

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## Fat Penalty

Want one more incentive for losing weight? The governor of Arizona and many companies in the U.S. are proposing penalizing people who are overweight by charging them more for healthcare. Governor Brewer wants to charge Medicaid patients \$50 per year if they don't work with a physician to meet healthcare and weight loss goals. Companies are doing the same—if they hire you in the first place. Health insurance companies charge more for health insurance—if they will cover you in the first place. Is this approach fair? Let's take a look.

Healthcare costs are higher for most people who are overweight and obese. There's an increased risk of heart disease, cancer, arthritis, and respiratory disease, but the most critical concern is the increased risk of diabetes. The reason is that diabetes leads to other diseases such as kidney and eye disorders. Looking at it strictly as an employer or healthcare provider, it seems fair to penalize people who are overweight and obese, because the cost to treat those health issues comes out of their pockets.

But it's not that simple.

The problem is that some people are heavy and healthy. My BMI says I'm obese, but I exercise at a level some 30 year olds only dream about. I eat a diet that's better than most. I've had one cold in the past year, and I never miss a day of work due to illness. Is it fair to lump me with every other man my age whose BMI is in the obese category? Absolutely not, because there are data to show that you can be heavy and healthy if you can also be fit. The problem is that so few heavy people are in that category, and it's hard to get recognition for a category of people who are scarce as hen's teeth.

I think it's fair to charge a premium for healthcare with a few conditions.

- First, the government, company, or health insurance provider should test the individual before imposing the penalty. If metrics such as blood pressure, cholesterol, blood sugar, and fitness levels are normal for the person's age, no penalty should apply.
- Second, before imposing a penalty, the provider should provide an education program that can teach people what they don't know. Nutrition and exercise are not really as simple as eat less and move more. Providing the proper training is critical, because people have to know what to do.
- Third, give people enough time to track improvement—three months, six months, a year, whatever. Weight loss is a slow process, as is getting fit; people must be given enough time to see results. Just such as there should be no penalty for being heavy and healthy, if the metrics improve sufficiently even if the ideal BMI is not achieved, no penalty should apply.

I'm not shrugging off the extra cost that comes from being overweight or obese and the health conditions that may result. Ultimately it comes out of the pockets of all the rest of us when increased costs are passed along as higher prices for products, services, insurance, or taxes. Think about it: how much less would a car, for example, cost if no one on the production lines or in the offices was overweight? How much less would our taxes be if all our citizens were in the normal weight range? The U.S. is one of the fattest nations in the world (the only large country in the top ten), and has the highest per capita healthcare spending in the world; I'm gonna go out on a limb, and say there's probably a link between those two facts. But if I knew how to run an insurance company, I'd offer a line of products for people who are heavy and healthy, and can prove it with health metrics; I'd make a bundle.

Obesity is a serious problem, but employers and insurance companies are taking a one-size-fits-all approach, and that's wrong. Ask anyone who's lost weight, and they'll tell you it's one of the hardest things they've ever done; keeping it off is another set of challenges. But weight isn't the only way to measure health. If your health metrics are bad, I think a penalty for being overweight or obese is fair, because at the end of the day, or year, our health is in our hands. We have to do all we can for ourselves; we just shouldn't have to be perfect, that's all.

There's no better reason to make your motto this year: One and Done.

What are you prepared to do today?

**Dr. Chet**

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