

Program that pays for weight loss seems to pay off

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Modest financial incentives offered over an extended period of time were significantly more likely to encourage sustained participation in a weight-loss program and long-term maintenance of weight loss than an identical program that did not offer financial rewards, according to a study being presented at the American College of Cardiology's 62nd Annual Scientific Session.

One hundred healthy adult employees or dependents aged 18-63 years with a [body mass index](#) between 30 to 39.9 kg/m² were each assigned to one of four [weight loss](#) groups: two with financial incentives and two without. All participants were given a weight-loss goal of 4 pounds per month, with the goal adjusted based on each month's weight, up to a predetermined goal weight. Participants were weighed monthly for one year. Participants in the incentive groups who met their goals received modest payments of \$20 per month, while those who failed to meet their goals paid a penalty of \$20 into a larger bonus pool. Participants from each incentive group who completed the study over a year were eligible to win a lottery of this pool.

Participants in the financial incentive groups maintained greater participation rates and lost more weight than controls who were not offered incentives. The completion rate for participants in the incentive groups was 62 percent compared to just 26 percent for the non-incentive groups. Mean weight loss was 9.08 pounds for the combined incentive groups compared to 2.34 pounds for the combined non-incentive groups. The estimated effect of incentives was 6.5 pounds. Even participants

who were subject to financial penalties were more likely to continue to participate than those in the groups without financial incentives, possibly because taking this risk also made them eligible to earn rewards.

"Fear of losing money tends to motivate people about two and a half times more than the prospect of gaining the same amount of money, so we intentionally designed the incentives so that participants would have some of their own skin in the game," said Steven Driver, MD, MPH, resident physician in internal medicine at Mayo Clinic and the study's lead investigator. "If you reached into your pocket and found a ten dollar bill you would be happy, but you wouldn't be nearly as emotional as you would be if you expected to pull out a ten dollar bill and instead found a hole in your pocket."

Many employers and insurers have instituted workplace wellness programs in an effort to reduce insurance premiums and overall health care costs. These programs often include short-term financial incentives for employees who meet wellness goals, such as lowering blood pressure and losing weight. Previous studies have shown that financial incentives are effective in empowering people to exercise and lose weight over the short-term. However, this is the first study to examine the effects of a long-term incentive plan to help employees achieve sustained weight loss over a full year.

Since immediate gratification is more powerful than distant consequences, financial incentives might be a way to align future goals with current behavior. Dr. Driver suggests that cash-strapped employers who want to help their employees achieve their health goals might consider similar incentive designs that let employees opt-in to a "pay-to-play" system. Even a modest financial investment that encourages positive health choices may help reduce chronic conditions like obesity, diabetes and heart disease and, in turn, possibly result in cost savings over time.

"Because of the high prevalence of obesity and the overall lack of effective treatment, people need to look at creative interventions to help people lose and maintain weight. Financial incentives may be one way to help with this," Dr. Driver said.

The Centers for Disease Control and Prevention estimates more than two-thirds of American adults age 20 years and over are overweight or obese. Researchers plan to conduct future studies to investigate the impact of [financial incentives](#) on larger groups of participants.

More information: Dr. Driver will present the study "Financial Incentives for Weight Loss: A One Year Randomized Controlled Clinical Trial" on Monday, March 11 at 9:45 a.m., in Moscone Center, Expo North.

Provided by American College of Cardiology

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