

# UnitedHealthcare to feature Apple Watch in wellness plans

November 16 2018, by Joe Carlson

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UnitedHealthcare, the nation's largest health insurance company, is incorporating the world's top-selling wristwatch into wellness plans for millions of beneficiaries.

UnitedHealth Group, which owns UnitedHealthcare, said that it has changed its internal systems so that the Apple Watch can be used to track steps and get credit toward personal goals in a wellness plan called UnitedHealthcare Motion.

Previously, the Motion plan accepted data only from smartwatches and wearables from brands including FitBit, Samsung and Garmin. Adding the Apple Watch is intended to expand the reach of the program. Apple CEO Tim Cook said last year that the [device](#) had become the world's top-selling wristwatch.

UnitedHealthcare Motion is a program that employers can make available to beneficiaries in their group coverage to create [financial incentives](#) to improve fitness through walking.

Beneficiaries in the wellness plan can earn up to \$4 a day for meeting three goals, depending on plan details. The money can be applied toward the purchase of the Apple Watch.

UnitedHealthcare is offering beneficiaries the ability to get an Apple Watch for roughly the cost of shipping and taxes, and then pay down the balance of the device cost with their daily fitness rewards, in what it calls the Walk It Off program.

Once the device is paid off, probably after about six months, the rewards will flow into the beneficiaries' tax-advantaged health spending accounts.

Participants in the Motion program are averaging nearly 12,000 steps per day, more than double the U.S. average. And although wearable motion trackers have been criticized for mobilizing people who are already fit, the UnitedHealthcare Motion plan appears to be engaging people beyond traditional fitness buffs.

Patients dealing with chronic health conditions are 20 percent more likely than those without those problems to participate in the program, according to UnitedHealthcare data.

Patients with diabetes are 40 percent more likely to take part in the Motion program than those without the condition. The American Diabetes Association recommends 30 minutes of moderate-to-vigorous aerobic exercise five days a week, including "brisk walking" and dancing, to manage diabetes.

In addition to health and financial incentives for beneficiaries, UnitedHealthcare said the wellness program can create financial incentives for plan sponsors. Study data show that companies that joined UnitedHealthcare Motion spent \$222 less per member per year compared to non-Motion plans, according to the insurer.

Although the Apple Watch and other devices may capture other data like location and heart rate, UnitedHealthcare said the insurer receives only the single stream of [data](#) that it needs to measure progress in the Motion program—and users have to specifically authorize it beforehand.

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Citation: UnitedHealthcare to feature Apple Watch in wellness plans (2018, November 16)  
retrieved 30 June 2024 from <https://medicalxpress.com/news/2018-11-unitedhealthcare-feature-apple-wellness.html>

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