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## Kicking a Bad Habit Could Pay Off

*New poll finds strong support for employer-provided financial incentives for participation in pro-health and wellness programs and for imposing different insurance costs on those who may be compromising their health and safety*

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A majority of U.S. adults say they would support employer-provided financial incentives as part of their health insurance benefits in exchange for proactively living a healthy lifestyle, according to a new Wall Street Journal Online/Harris Interactive Health-Care Poll. The survey also shows that many adults would support differences in insurance costs for those who compromise their health and safety, such as if they are overweight, do not exercise regularly, do not wear seat belts, or if they smoke or drink heavily.

Below are the results of the online survey of 2,007 U.S. adults conducted by Harris Interactive between Dec. 12 and 14, 2005 for the Wall Street Journal Online's Health Industry Edition.

Some companies are starting to cover expenses to help their employees kick smoking and addiction problems, control their weight and health, and practice safe driving habits, in order to alleviate soaring health insurance costs. According to the poll, while majorities say they would favor employer-provided financial incentives as part of their health insurance benefits to employees who participate in various health and wellness programs, women, seniors and those with higher education and incomes appear to be the biggest proponents of these programs.

- Women are more likely than men to say they would favor financial incentives to employees who join a stop-smoking program (74% vs. 68%) and join a gymnasium (62% vs. 58%).
- Seniors are more likely than the overall adult population to say they would favor incentives for employees who join a stop-smoking program (77% vs. 71%), get counseling for alcohol, gambling or drug addiction (78% vs. 70%), take a course on safe driving (76% vs. 67%), and participate in an educational program to help manage a chronic medical condition like asthma, diabetes or migraine (73% vs. 66%).
- Those with a postgraduate education are more likely than the overall adult population to support financial incentives for employees who join a stop-smoking program (80% vs. 71%), participate in an educational program to help manage chronic medical conditions (75% vs. 66%), join a weight reduction or weight management program (76% vs. 64%) and join a gymnasium (73% vs. 60%).

# Health-Care Poll

- Those with incomes of \$75K or over are more likely than those with incomes less than \$15K to favor financial incentives for employees who join a stop-smoking program (79% vs. 60%), participate in an educational program to help manage a chronic condition like asthma, diabetes or migraine (75% vs. 60%), join a weight reduction or weight management program (74% vs. 59%), and join a gymnasium (68% vs. 48%).

## Support for different insurance rates for those who compromise their health and safety

In addition, majorities of U.S. adults favor different levels of insurance premiums, co-payments or deductibles for those who smoke (63%), drink heavily (57%) or do not wear their seat belt (62%). Despite research that shows obesity and lack of exercise lead to health complications and high medical costs, pluralities say they would oppose a difference in insurance costs for those who are overweight (45%) and those who do not exercise regularly (47%).

Support for insurance rates that take these health factors into account is more likely to come from men and those with a high level of education.

- Men are more likely than women to favor differences in insurance rates that are based on one's weight (37% vs. 23%) and the inclusion of regular exercise in their daily routine (31% vs. 21%).
- Those with a postgraduate education are more likely than the overall adult population to say they would favor different rates based on whether or not someone smokes (81% vs. 63%), wears a seat belt (75% vs. 62%), is overweight (42% vs. 30%), drinks heavily (68% vs. 57%), or exercises regularly (34% vs. 26%).

# Health-Care Poll

**TABLE 1**

**Support for Different Healthcare Costs Based on Personal Health and Wellness Factors**

"Would you favor or oppose different levels of insurance premiums, co-payments or deductibles for...?"

Base: All adults

	2003	2005
	%	%
<b>People who are overweight vs. people who are within their recommended weight range</b>		
Favor	27	30
Oppose	52	45
Not sure	21	25
<b>People who do not wear seat belts vs. people who do wear seat belts</b>		
Favor	53	62
Oppose	33	22
Not sure	14	15
<b>People who do not exercise regularly vs. people who exercise regularly</b>		
Favor	27	26
Oppose	52	47
Not sure	21	27
<b>People who drink heavily vs. people who drink alcohol in moderation or not at all</b>		
Favor	NA	57
Oppose	NA	26
Not sure	NA	18
<b>People who smoke vs. nonsmokers</b>		
Favor	58	63
Oppose	31	24
Not sure	12	13

Note: Percentages may not add up exactly to 100% due to rounding.

# Health-Care Poll

**TABLE 2**

**Support for Different Healthcare Costs Based on Personal Health and Wellness Factors – By Gender**

“Would you favor or oppose different levels of insurance premiums, co-payments or deductibles for...?”  
*Percent saying “favor”*

Base: All adults

	Gender		
	Total	Male	Female
	n=2,007	n=1,017	n=990
	%	%	%
People who smoke vs. nonsmokers	63	66	60
People who do not wear seat belts vs. people who do wear seat belts	62	64	60
People who drink heavily vs. people who drink alcohol in moderation or not at all	57	59	54
People who are overweight vs. people who are within their recommended weight range	30	37	23
People who do not exercise regularly vs. people who exercise regularly	26	31	21

**TABLE 3**

**Support for Different Healthcare Costs Based on Personal Health and Wellness Factors – By Education**

“Would you favor or oppose different levels of insurance premiums, co-payments or deductibles for...?”  
*Percent saying “favor”*

Base: All adults

	Education				
	Total	High School or Less	Some College	College Graduate	Post Grad
	n=2,007	n=227	n=797	n=458	n=525
	%	%	%	%	%
People who smoke vs. nonsmokers	63	55	62	73	81
People who do not wear seat belts vs. people who do wear seat belts	62	54	63	71	75
People who drink heavily vs. people who drink alcohol in moderation or not at all	57	58	53	52	68
People who are overweight vs. people who are within their recommended weight range	30	22	31	40	42
People who do not exercise regularly vs. people who exercise regularly	26	18	23	42	34

# Health-Care Poll

**TABLE 4**  
**Those Who Favor Financial Incentives as Part of Their Health Insurance – By Gender and Age**

“Would you favor or oppose having employers provide financial incentives as part of their health insurance benefits to employees who...?”  
*Percent saying “favor”*

Base: All adults

	Gender			Age					
	Total	Male	Female	18-24	25-29	30-39	40-49	50-64	65+
	n= 2,007	n= 1,017	n= 990	n= 201	n= 224	n= 414	n= 503	n= 320	n= 345
	%	%	%	%	%	%	%	%	%
Join a stop-smoking program	71	68	74	61	68	69	72	75	77
Get counseling for alcohol, gambling or drug addiction	70	69	71	57	69	71	68	73	78
Take a course on safe driving	67	65	68	55	56	63	67	73	76
Participate in an education program to help manage a chronic medical condition like asthma, diabetes or migraine	66	64	67	48	63	66	72	66	73
Join a weight reduction or weight management program	64	63	66	52	60	66	69	64	67
Join a gymnasium	60	58	62	52	54	64	67	58	61

# Health-Care Poll

**TABLE 5**  
**Those Who Favor Financial Incentives as Part of Their Health Insurance –**  
**By Education**

“Would you favor or oppose having employers provide financial incentives as part of their health insurance benefits to employees who...?”  
*Percent saying “favor”*

Base: All adults

	Education				
	Total	High School or Less	Some College	College Graduate	Post Grad
	n=2,007	n=227	n=797	n=458	n=525
	%	%	%	%	%
Join a stop-smoking program	71	68	70	76	80
Get counseling for alcohol, gambling or drug addiction	70	71	67	71	75
Take a course on safe driving	67	66	65	66	72
Participate in an education program to help manage a chronic medical condition like asthma, diabetes or migraine	66	63	64	71	75
Join a weight reduction or weight management program	64	59	62	72	76
Join a gymnasium	60	51	60	73	73

**TABLE 6**  
**Those Who Favor Financial Incentives as Part of Their Health Insurance –**  
**By Household Income**

“Would you favor or oppose having employers provide financial incentives as part of their health insurance benefits to employees who...?”  
*Percent saying “favor”*

Base: All adults

	Household Income						
	Total	Less than \$15K	\$15K to \$24.9K	\$25K to \$34.9K	\$35K to \$49.9K	\$50K to \$74.9K	\$75K and over
	n=2,007	n=131	n=163	n=197	n=295	n=369	n=529
	%	%	%	%	%	%	%
Join a stop-smoking program	71	60	70	63	73	75	79
Get counseling for alcohol, gambling or drug addiction	70	76	68	67	76	71	75
Take a course on safe driving	67	67	73	66	74	66	69
Participate in an education program to help manage a chronic medical condition like asthma, diabetes or migraine	66	60	68	59	73	65	75
Join a weight reduction or weight management program	64	59	64	60	66	66	74
Join a gymnasium	60	48	60	53	65	62	68

# Health-Care Poll

Downloadable PDFs of Wall Street Journal Online/Harris Interactive Health-Care Polls are posted at [http://www.harrisinteractive.com/news/newsletters\\_wsj.asp](http://www.harrisinteractive.com/news/newsletters_wsj.asp).

## Methodology

This *WSJ Online/Harris Interactive Health-Care Poll* was conducted online within the United States between Dec. 12 and 14, 2005 among 2,007 adults (aged 18 and over). Figures for age, sex, race, education, region and propensity to be online were weighted where necessary to bring them into line with their actual proportions in the population.

In theory, with probability samples of this size, one could say with 95 percent certainty that the overall results have a sampling error of plus or minus 3 percentage points of what they would be if the entire U.S. adult population had been polled with complete accuracy. Sampling error for the various sub-samples listed in the tables above is higher and varies. Unfortunately, there are several other possible sources of error in polls or surveys that are probably more serious than theoretical calculations of sampling error. This includes refusals to be interviewed (nonresponse), question wording and question order, and weighting. It is impossible to quantify the errors that may result from these factors. This online sample was not a probability sample.

*These statements conform to the principles of disclosure of the National Council on Public Polls.*

## About the Survey

The Wall Street Journal Online/Harris Interactive Health-Care Poll is an exclusive poll that is published in the award-winning Health Industry Edition of The Wall Street Journal Online at [www.wsj.com/health](http://www.wsj.com/health).

## About The Wall Street Journal Online

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In 2005, the Online Journal was awarded a Codie Award for Best Online News Service for the second consecutive year, and its Health Industry Edition was awarded Best Online Science or Technology Service for the third consecutive year. In 2004, the Online Journal received an Eppy Award for Best Internet Business Service over 1 million monthly visitors.

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## About Harris Interactive

Harris Interactive Inc. ([www.harrisinteractive.com](http://www.harrisinteractive.com)), based in Rochester, New York, is the 13<sup>th</sup> largest and the fastest-growing market research firm in the world, most widely known for *The Harris Poll*<sup>®</sup> and for its pioneering leadership in the online market research industry. Long recognized by its clients for delivering insights that enable confident business decisions, the Company blends the science of innovative research with the art of strategic consulting to deliver knowledge that leads to measurable and enduring value.

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To become a member of the Harris Poll Online<sup>SM</sup> and be invited to participate in future online surveys, go to [www.harrispollonline.com](http://www.harrispollonline.com).

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