



The Underwriter's **INSIDER**

FEBRUARY 2017

INSURANCE • POLITICS • TECHNOLOGY • PEOPLE

‘PAY-FOR-POUNDS’ CONTESTS PROMPTING WORKPLACE WEIGHT LOSS

By Merilee Kern, MBA

Four Key Marketing Strategies Helping Business Groups of all Sizes ‘Diet for Dollars’ to Boost Bottom Lines as Innovative Workplace Wellness Approach

While the modern-day workplace is rife with technology and other advancements that have made it more efficient, productive and profitable from a business standpoint, it seems much of that progress is having an adverse effect on the collective waistline—and well-being in general—of America’s workforce.

According to Dr. Vince Kerr, director of Health Care

Management at Ford Motor Company, obesity in particular has a “devastating impact” on employees’ health and, in turn, creates a ripple effect on their employers’ bottom line. He further explained that companies experience a loss in excess of \$12 billion per year due to lowered productivity, higher healthcare

“Scams keep consumers stuck in the vicious cycle of gain/loss/gain while bilking their bank account and lowering their productivity in the workplace.”

rates, elevated health and disability insurance premiums, increased absenteeism and other associated weight and obesity-related conditions.

As troubling, “diet scams are big business with sellers vying for their share of the more than \$60 billion that Americans spend each year on weight loss products and programs,” according to one report. Such scams keep consumers stuck in the vicious cycle of gain/loss/gain while bilking their bank account and lowering their productivity in the workplace.

All too often even legitimate programs become a revolving door of weight backup and dollars out. Amid these truths, two visionary entrepreneurs, David Roddenberry and Jimmy Fleming, believed there was a different way to motivate healthy, long-term weight loss—one that would actually allow dieters to profit from their pound shedding success.



About the author: Branding, business and entrepreneurship success pundit, Merilee Kern, MBA, is an influential media voice and lauded communications strategist. As the Executive Editor and Producer of “The Luxe List International News Syndicate,” she’s a revered brand and consumer product trends voice of authority who spotlights noteworthy marketplace change makers, movers and shakers. Merilee may be reached online at www.TheLuxeList.com. Follow her on Twitter here: <http://twitter.com/LuxeListEditor> and Facebook here: www.Facebook.com/TheLuxeList

THE CLEAR ANSWER TO YOUR HOMEOWNERS NEEDS.



Westwood Center Three • 6675 Westwood Boulevard
Suite 360 • Orlando, Florida 32821
Phone: 888.868.7544 • Fax: 888.876.7544
www.sjig.com

I connected with Roddenberry and Fleming who founded HealthyWage—a company that financially incentivizes people, both individuals and teams, to successfully lose weight by utilizing proven “carrot and stick” methodology. These men studied the reasons behind why people have trouble sticking to a diet regime, maintaining weight loss, as well as research-driven factors that can promote dieting success beyond the norm.

This included academic research substantiating that even small cash rewards triple the effectiveness of weight-

loss programs; that people are more effective at losing weight when their own money is at risk; and that social networks play a large role in the spread of obesity, and will likely play a large role in reversing obesity.

As a result, they have pioneered a profitable incentivized health-based business with a unique marketing approach designed to target health-minded organizations willing to think outside-the-box to boost their bottom line. So successful is their “pay for pounds” approach, HealthyWage has formally created competitive, cash-fueled programs for more than

90 Fortune 500 and over 600 other companies, hospitals, health systems, insurers, school systems, municipal governments and other organizations throughout the U.S. and their program has been more informally run at more than 3,000 companies and organizations.

Fleming and Roddenberry attribute HealthyWage’s success to four specific, mission-critical factors that other businesses can similarly employ to boost their own revenue, which are:

[See Pay For Pounds Pg 18](#)

[Continued From Pg 18](#)

PAY FOR POUNDS

1. Harness Competitive Cultures

HealthyWage designs challenges that tap into a characteristic rampant in the American landscape: competitiveness. Friendly competition enhances the success of wellness programs, motivating participants to improve upon their most stubborn unhealthy behaviors.

The competition element even motivates more men to get involved with a workplace weight-loss program than would be the case otherwise. Workers' desires to win, or to avoid losing or being left out, provides two critical tools that are often lacking: a reason to start and a reason not to quit. Staying the course with a desire to perform well helps participants achieve measurable results, whether that be related to weight loss, smoking cessation, or other modifiable health-related behaviors.

Wellness competition is most exciting (and effective) when it takes place on multiple levels:

among participants on a team, among members of an office location or department, among employees within a company, and also between employers vis a vis "company v. company." For example, in 2016 HealthyWage executed its "Third Annual Energy Industry Challenge," where energy giants like Conoco Phillips, Schlumberger and many others locked horns in a weight loss contest that helped thousands of energy industry employees shed hundreds of thousands of pounds.

“HealthyWage's team-based weight loss challenges, puts to use both positive and negative peer pressure, accountability, collaboration and monkey-see-monkey-do pathways. When combined with expert support, rewards and competition, the stage is set for weight loss success.”

This Energy Industry Challenge has grown nearly 300% since its first year, prompting HealthyWage to offer other industry-specific challenges, including those in the Law and Education sectors.

The Big Law Wellness Challenge currently engages twelve large American law firms from across the nation, and the Education challenge brought together

nine large school districts for the same purpose—to increase the health and well-being of staffers and benefit the business bottom lines in kind.

2. Gamify to Increase Program Participation

HealthyWage challenges go beyond the competitive appeal and extensively "gamify" the experience to make the challenges irresistibly fun. Research supports the company's belief that "gamification"—the inclusion of elements designed to make an event more fun, including competition, social features, mini-challenges, scoring points, leaderboards and recognition, awards, rewards, etc.—drives deeper and more continuous engagement, and stronger outcomes.

HealthyWage participants can voluntarily submit "sweaty selfies," group exercise photos and fun thematic team spirit photos. One might not expect the buttoned-up cultures of some companies to yield many photos, but HealthyWage's "challenge boards" contain tens of thousands of group photos of notable corporate

[See Pay For Pounds Pg 46](#)

[*Continued From Pg 18*](#)

PAY FOR POUNDS

executives, professionals, secretaries, factory workers and everyone in between. To further increase the fun factor and spirit of competition, participants can also check out leaderboards that detail each team's standing within the challenge as well as the rank of each team member.

Moving up in the standings or even within your team becomes a great source of motivation as does the opportunity to become the MVP or the "most improved" of the week. Moreover, participants earn ribbons for every 2% weight loss they achieve (with cash prizes for the top ribbon earners) and a gold star for each weekly weigh-in they complete. Additional bi-weekly "mini-challenges" further turn vital behaviors like calorie counting into a rewarded activity.

3. Leverage the Power of Teams and Social Networks

One ground-breaking study out of the Department of Health Care Policy at Harvard Medical School highlighted how having an overweight or obese network made one more likely to be overweight or obese oneself, while a second study out of the

University of Arizona explained why.

While the study was more focused on the negative influence of one's peer group, there is evidence to suggest that the same factors responsible for negative behaviors leading to weight gain that's worsened by social networks may also prompt the reverse adoption of healthy choices leading to weight loss.

Because HealthyWage challenges are run in teams, the influence of each of those peer group pathways is strong. Each teammate is accountable not only to themselves, but to each individual on the team. When team success relies on one's individual success, everyone wins. Because of this, teammates are more motivated to push through difficult times or make the hard decision when they are, in part, responsible for other people's ability to win prize money.

Some teams take it upon themselves to heighten this concept, with rewards or penalties instituted on an internal team level. One team at a Fortune 50 company named the "17% BFFB team" offered \$10 for each pound lost to each team member as additional incentive. Other teams have created contracts with one another to commit to specific activities and behaviors for the duration of the challenge, while

others held their own private weekly meetings and mandatory weekly weigh-ins to ensure everyone remained on track.

As technology continues to keep businesses connected 24/7, so does it enable the growth of relationships across those companies, creating vast networks of virtual support. Since social support has proven time and again to be a crucial element in a successful weight loss program and because employees spend so much time at work, it makes sense that engaging these co-worker networks would only increase the likelihood of weight loss success.

HealthyWage's team-based weight loss challenges, puts to use both positive and negative peer pressure, accountability, collaboration and monkey-see-monkey-do pathways. When combined with expert support, rewards and competition, the stage is set for weight loss success.

4. Use the All-Powerful Motivator: Money

Finally, money talks, and in more than just one way. Once again the research is clear, pointing to both incentives and loss-aversion as powerful motivators for weight loss. One study published in the Journal of the American Medical Association found that dieters offered monetary incentives for

weight loss shed more pounds and were more likely to achieve their goal than those who were not. Further, having “skin in the game” by way of money is an asset unto itself when it comes to weight loss. The chances of succeeding at something as significant as a changing one’s lifestyle rises substantially when a person’s own money is at stake.

HealthyWage offers both an incentive and a loss-aversion pathway. Participants must put their own money on the line when registering for a competitive team challenge or an individual weight loss bet. They are further incentivized to achieve, not just by the nature of the competition and the positive peer pressure from their team, but also from the potential for a large monetary reward for success, often upwards of \$10,000.

Since its foundation in 2009, HealthyWage has helped throngs of Fortune 500 and other companies not only bring health and wellness back to their employees but also boost profitability by employing healthier individuals.

Perhaps one or more of the four key factors above that have helped facilitate this extraordinary success story can be adapted to your own business model, helping you break boundaries and pioneer lasting change.

[Continued From Page 21](#)

SAY IT AIN’T SO BRUCE

Violence Erupts At Portland Airport As Trump Supporters Viciously Attacked

Ten Liberal thugs chased down and beat four Trump supporters at the Portland airport. As one of the victims lay on the ground unconscious, the attackers screamed “That’s right Nazi boy!” Watch the vid...



What about it, Bruce? This change your mind?

Pre-School Teacher Lets Lose At Anti-Trump With Multiple F-Bombs

Wow, Bruce. Talk about intolerance, bigotry, racism and hatefulness. This woman, a foul-mouthed self-described pre-school teacher is the epicenter

of all that - and she’s not a Trump supporter Bruce. While wearing a Black Lives Matter t-shirt, she lectured the anti-trump crowd through a megaphone:

“First off, we need to start killing the White House. The White House must die. The White House, your f***ing White House, your f***ing presidents, they must go! F** the White House!” And just to wrap it up, the sweet little thing finished with, “f*** your respectability. F*** you side-eyeing motherf***ers, ‘cause I know ... in the back of your f***ing head y’all got s***t to dismantle, whether it’s your motherf***ing patriarchy, your motherf***ing anti-blackness, anti-queerness ... not recognizing black and brown trans, queer, women and femmes and non-binary people have motherf***ing led the f***ing way. So kiss their motherf***ing feet and give them your f***ing money and walk the f*** away after.”

Here’s the clip, Bruce. **WARNING: GRAPHIC LANGUAGE!** Maybe you can crawl out from your liberal echo-chamber for just a moment, check out the real world and rethink your foolish statement.

