

DID YOU KNOW?

When it pays, literally, to lose weight

There's no shortage of stuff consumers can buy to help their weight-loss efforts, including memberships in diet plans and infomercial exercise gadgets. (See our diet and exercise special section beginning on page 26.) But what if you could *make* money by losing weight?

That's the idea behind HealthyWage, a company that runs "health incentive programs" in which participants get cash rewards for meeting weight-loss goals. There's the "10% Challenge," in which you put up \$100 and get back \$200 if you lose 10 percent of your starting weight in six months. And there's the "BMI Challenge," which is free to enter and

pays \$100 if you get your body mass index down from obese to healthy in 12 months. If you put up \$300, you can win up to \$1,000 for meeting that goal. The company also runs team challenges in the style of TV's "Biggest Loser" (And if you fail, of course, the company pockets your money, too.)

It's funded by advertising dollars from insurance companies, health-care systems, and food companies, plus it gets some government money.

Does the promise of a monetary reward actually motivate people to lose weight? Some research says yes. In a well-designed study



published in 2008 in the Journal of the American Medical Association, for example, overweight participants who had a financial incentive—entry in a lottery or a direct payment—lost significantly more weight in four months than people in a control group with no financial incentives. But there was a notable catch: The participants tended to regain the weight later, whether or not there was a payout.

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