

You bet your diet

Websites let participants wager: a thinner you or a lighter wallet?

By Richard A. Marini

If you're going to bet that someone can lose weight, who better to bet on than yourself?

That's the theory behind the website healthywage.com, as well as a number of other, similar sites: Put your money where your mouth is, and you'll eat less and exercise more so the pounds will melt away faster.

David Welch wagered that he could lose weight not because of a number on a scale — which had reached 298, by the way — but because of how the extra poundage was affecting his life. A salesman for a business aircraft company, Welch often has to climb into the pilot's seat of a sometimes-not-very-large plane.

"I learned how to choreograph folding myself into the cockpit, but that becomes increasingly tough when you're carrying 50 to 60 extra pounds," he says.

Welch, 49, wasn't always heavy. At 6 feet 5 inches, he weighed only 168 pounds when he got married 25 years ago.

"I was a beanpole," he says today.

A lover of the good life — and Mexican food in particular — his weight soon began to creep up. Occasionally he'd try dieting. He once lost 44 pounds by following the Atkins low-carb, high-protein plan. Eventually, however, he'd gain it all

back.

After hearing about the Healthy Wage website on the radio, he was intrigued.

"I went online and it sounded like something that would keep me motivated," he says.

Launched in September
Wager continues on F8

2009, healthywage.com claims it was the first site where you can earn money by losing weight, according to co-founder Jimmy Fleming. While the company got its start running corporate challenges for organizations such as United Healthcare and the Houston Independent School District, it recently began offering direct-to-consumer challenges.

The approach is sometimes called a pre-commitment: Decide to lose a certain amount of weight over a specific period and, if you fail, you pay a penalty. In the case of Healthy Wage, you lose your initial stake.

The site has three ways you can lay a bet on yourself:

▶ Bet \$150 that you can lose 10 percent of your total body weight in six months. If successful, you get \$300 — your original stake plus \$150 in winnings.

▶ Bet \$150 that you can drop your body mass index from unhealthy/obese (30 and above) to healthy/normal (below 25) over one year. If successful, you get \$400.

▶ If you're a high roller, you can bet \$300 to win \$1,000 by dropping your BMI from unhealthy to healthy.

The company is also developing a "Name Your Own Bet" option that soon may allow participants to set their own reward, weight loss goal and schedule.

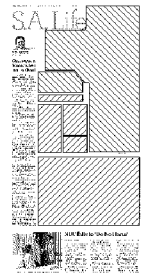
For health reasons, the company caps the overall weight loss allowed to 16.59 percent of the person's original weight. Fleming says this works out to a "reverse compounded" 1.5 percent loss per week over a 12-week period.

Fleming refused to say how many challenges are under way at any one time, but he did say that, on a recent day, Healthy Wage took in 100 new bets.

Cash money has been proven successful in spurring weight loss. In a 2008 study published in the Journal of the American Medical Association, obese adults with a BMI between 30 and 40 lost a mean of 3.9 more pounds than a control group when offered a financial incentive.

According to Fleming, 30 percent of those who undertake the 10 percent weight loss challenge successfully reach their goal, compared to only 8 percent of those who try to lose that much weight on their own.

Although the site uses terms more commonly



heard in Las Vegas, betting on yourself to lose weight is legal in all 50 states and under federal laws, according to Fleming. That's because there's no element of chance involved. You still have to do what's necessary to lose the weight — eat less, exercise more — so you'll have earned the reward.

"And earning money is perfectly legal," he says.

The website goes to great lengths to prevent people from lying about how much weight they lose — or don't. A participant's first and final weigh-in must be at one of a network of health clubs with which Healthy Wage has agreements. Participants also must regularly self-report their weight throughout their journey. If they fail to do so enough times, they forfeit the challenge.

Recently, the website launched a video verification system that allows participants to submit weigh-ins by video. The option has proven to be surprisingly popular, Fleming said.

Any irregularities will also set off a red flag.

"If we don't hear from someone for a while and then they report a huge weight loss, we'll investi-

gate," says Fleming, who adds that the company is willing to press fraud charges against cheaters.

Healthy Wage makes money by charging a fee for running corporate weight-loss programs and from those individuals who lose their bets.

If Healthy Wage was the first, it no longer is the only weight-loss website that lets you wager on yourself.

HealthRally.com allows users to motivate themselves or a friend to reach a goal, often to lose weight. You or your team of supporters can help the person being challenged by pledging money toward a reward that will inspire him or her to succeed.

Stickk.com takes an even more devious approach. If you fail to fulfill what it calls a Commitment Contract, the penalty is knowing that the amount you waged will be given to a cause that's anathema to you. A right-winger's money will go to a left-wing cause, for instance.

Commitment Contracts can be for anything, from quitting smoking to putting away Christmas decorations. Many users commit to losing weight,

and the site's home page boasts "300,659 workouts completed."

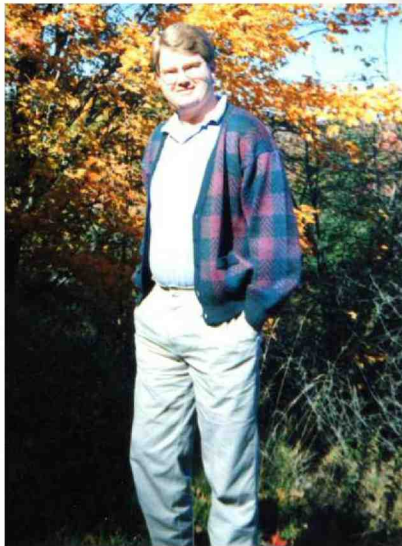
Welch started his weight-loss journey last September and has until Sept. 13 (not coincidentally, his 50th birthday) to reduce his BMI from 35.33 to 24.9. That translates to a weight loss of 88 pounds.

So far, he's lost 13 pounds and his BMI has dropped to 33.8, primarily through regular exercise and by following the Atkins diet.

If he meets his goal, he'll "win" \$1,000 — \$700 plus his initial \$300 wager. He calls the money a "minor incentive" and says he'll probably blow it all by splurging at Best Buy. In a follow-up email, however, he explained how long-term weight loss will mean more than the short-term financial gain:

"I will be able to punt my CPAP machine (for sleep apnea). I will be able to get off my cholesterol meds. I will be able to climb in and out of the cockpit easier. I will be known as 'that tall guy,' rather than 'that big guy.' That's no small distinction."

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David Welch in 1990, when he was much thinner. In September, Welch joined healthywage.com. Now he has until Sept. 13 to drop the pounds and make a \$700 profit or lose his \$300



Lisa Krantz / San Antonio Express-News

Welch has dinner with his wife, Kathryn, and daughter, Jessica. He calls his wager a “minor incentive” for his dieting, behind quality-of-life issues.