

Employer Resource: BMI Incentives vs. Penalties

What is BMI? Body Mass Index is a ratio of a person's weight in relation to height. It is divided into 4 categories: Underweight (≤ 18.5), Normal weight ($18.5 \leq 24.9$), Overweight ($25 \leq 29.9$), and Obese (≥ 30). BMI is commonly used and easy to calculate, but it is not always an accurate measure of body fat.

Is BMI a fair indicator of health? Normal weight individuals can have high-risk conditions (e.g., high blood pressure or cholesterol), while overweight individuals can have healthy nutritional and behavioral habits. Thus, BMI does not equate to health.

Penalties vs. Incentives. Incentive programs (e.g., a fixed reward per percentage point of weight loss, a random lottery payment system of all qualified participants, an employer-employee matched payment system, or a bond system that uses one's own money as a reward) generally fare better than programs that do not offer incentives. Some studies report an advantage of more than 3 times the weight loss for incentive programs. In the long-term, however, significant differences between incentive and non-incentive groups usually dissipate after weight-loss programs are completed.

Is weight loss achievable and sustainable? Human genetics make it easy to gain weight, but much harder to lose weight. Short-term losses of more substantial amounts of weight may be possible, but can be detrimental to long-term health by affecting hormones and metabolism. Individuals who do lose weight experience frequent weight re-gain, with weight-loss maintenance nearly impossible.

Suggestions

1. Reward employees for behaviors (e.g., healthier lifestyle, regular health screenings), not BMI.
2. Provide support and engagement. Specifically, include supervisors and employees in initiatives, offer nutritious food at your worksite, educate your employees about realistic weight loss goals, make stairs safe and attractive, and make healthy options the default in cafeterias, bodegas, and vending machines.
3. A weight loss of 5-10% should be considered a success for any program. This amount is the typical outcome of the best weight-loss treatments, and is enough to improve health-related indicators (e.g., blood pressure and cholesterol).

- BMI is commonly used, easy to calculate, but should not be equated with health.
- Emphasize healthy lifestyles and behaviors instead of BMI.
- Generally, both employees and employers favor positive financial incentives for participating in health-related programs and oppose monetary penalties.