

EDITORIALS:

Ft. Myers News-Press - Smokers, fat people, get ready to pay

Health insurance plans that make overweight people and smokers pay more for coverage are smart and fair. This is a growing trend among insurers and employers, especially in tobacco penalties. It's a welcome development in the struggle to contain health care costs. Health experts have been preaching for years that obesity and smoking are among the most important preventable sources of illness. Tobacco and obesity greatly increase the risk of ailments such as heart disease, stroke, type 2 diabetes, lung and throat cancer and chronic breathing disorders. The case has been made, conclusively. Serious disorders related to smoking and over-eating place a heavy burden on health insurance pools, and on the people bearing insurance costs, including employers, governments and individuals who live healthy lives. It's only fair to expect a greater contribution from people whose choices make them greater health risks. North Carolina is set to become the second state to impose a "fat fee" on state employees by putting them in a more expensive health plan if their body mass index, a way of assessing a healthy body weight based on a person's height, is over 40. Smokers get nailed next year. BMI is old and controversial. It's best not used too strictly, and in combination with other measures of risk, such as cholesterol and blood glucose. Testing for these things, and for tobacco by taking saliva swabs, will be intrusive. But people who wish to be free of such pricking and probing can opt out and pay the higher costs. Freedom is not free. One problem is that too few plans offer positive incentives, such as smoking cessation classes or gym memberships to those willing to change their habits, but needing help. So said a Kaiser Family Foundation study last year, which concluded that better education, health literacy and access to basic health care can make sanctions much more effective. There ought to be positive sanctions, as well, such as discounts for people to get fit. The aim is not to punish overweight people and smokers, but improve their health and save money.