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## Healthy SC workers could receive insurance break

South Carolina Senate OKs idea of giving insurance incentives to employees who shape up

**AP** Associated Press

Seanna Adcox, Associated Press, On Tuesday April 19, 2011, 5:11 pm EDT

COLUMBIA, S.C. (AP) -- South Carolina public employees who shape up could get a break in their health insurance premiums under an idea given tentative approval Tuesday.

The Senate approved a measure directing the state agency that oversees employees' health insurance to develop the incentive plan for employees and their spouses and implement it by Jan. 1. Premium reductions or other incentives would be tied to participation in programs that promote fitness.

"It's the carrot instead of the stick approach," said Sen. Greg Ryberg, R-Aiken. "This incentivizes people to live healthier lifestyles."

That could include promoting health club memberships, he said.

In 2009, Ryberg proposed charging obese workers an extra \$25 monthly on their premiums, with the surcharge tied to body mass index -- a height and weight measurement. But that bill died, with senators saying the idea was too difficult to administer and enforce.

Incentives are another way to accomplish the same goal, Ryberg said.

"The goal is to cut health insurance costs," he said.

His amendment was part of a larger bill that expands who's eligible to participate in the state health insurance plans. The bill requires another vote in the Senate before heading to the House.

Nearly 410,000 public employees and their family members are covered under the state health plan, including state workers, educators in public schools and colleges, and county and municipal employees who choose to participate.

Last year, South Carolina ranked ninth nationwide in obesity, with 30 percent of adults considered obese, according to the latest report by Washington-based Trust for America's Health.

That represents a doubling in obesity rates since 1990. Nearly two of every three adults are considered overweight or obese, according to the federal Centers for Disease Control and Prevention.

Obesity puts people at risk for a host of health problems, including diabetes, heart disease, certain cancers and sleep apnea. More than \$1 billion annually is spent on obesity-related illnesses in South Carolina, according to the state's health agency.

Smokers on South Carolina's health plan began paying a \$25 surcharge in January 2010. That was approved by the five-member Budget and Control Board, which oversees the state budget, in fall 2008. But legislators were unwilling to take the same approach with obesity.

At the time, smokers called it an unfair increase, saying smoking isn't the only bad habit that boosts health care costs.

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