

## Insurance policy rewards employees' healthy shopping choices with cash



Employees benefit from good health insurance policies from the companies they work for, but if they don't look after their health then employers are the ones that end up paying a higher premium. Tools such as [FwdHealth](#) have previously let bosses track their workers' exercise regimes, and now [EatRight Rewards](#) is encouraging healthy eating by offering cash to employees that buy fruit and veg at the supermarket.

Developed by Boston-based Harvard Pilgrim Health Care, the program has teamed up with supermarkets including Shaw's, Star Market, Roche Brothers, Hannaford, Wegmans to provide data on members' shopping habits. Using an algorithm, each product in employees' shopping carts is assigned a score based on how healthy it is. The company has already rated more than 100,000 foods to help determine the healthiness of the scheme's members. Those who stick to products like fruit and veg and eschew chocolates and fatty foods can earn up to USD 20 a month in cash, which is deposited into their checking or PayPal accounts. The company hopes that the monetary incentive will help foster a healthier workforce and reduce premiums for businesses.

As with FwdHealth, some may see the scheme as a little too intrusive into workers' personal habits, but others may welcome the cash, which could help ease the burden of their monthly shopping bill. Are there other ways smart tracking such as this could help make insurance premiums more accurate?

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