

[An ounce of prevention...](#) [1]

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An ounce of prevention is worth a pound of cure. For the NHS, this could mean billions of pounds of annual savings and so the commissars who run the place spend a large amount of money advertising, hectoring, nagging and even ordering people to get healthy. Of course, what they dare not try is good old fashioned bribery by appealing to people's financial self-interest.

If the NHS wants to get serious about improving public health before urgent treatment is required, they could take a look at private health insurers. For example, PruHealth [operates](#) [3] a points scheme where customers move from bronze to silver to gold status by undertaking certain activities. The higher the status, the lower the annual insurance premium.

Take a married couple in their 50s. Depending on the level of cover chosen, the annual premium for bronze status is around £3,000 but silver status drops that premium to just under £2,000. It takes 1,500 points to move from bronze to silver and there's a variety of ways to do this.

An annual full medical screen for both partners scores 1,200 points. A rigorous, monitored, exercise regime gets 1,500 points. Eating well can earn up to 1,000 points. There's traditional online questionnaires on lifestyle and stress assessment which is easy to complete and scores 400 points.

To be sure, PruHealth ties these activities to specific companies such as counting Nectar points spent at Sainsbury's on fruit & veg. People could cheat with the answers on the questionnaires but the mere act of annually reviewing key elements of a healthy lifestyle does force an honest personal assessment. All in all, though, saving £1,000 a year is an effective driver for monitoring and improving one's health.

The NHS should set up something similar. It could be as blatantly commercial as PruHealth's with corporate sponsored partnerships or perhaps something more unique ? a meaningful tax refund for given levels of points scored.

Unfortunately, such creativity seems beyond the imagination of the current top-heavy, command-and-control NHS. Actually paying people to stay healthy? A working computer system to keep track of points? Partnerships with for-profit companies? The excuses would go on and on.

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