CHALLENGES





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Carrot or stick - which do I respond to?

Info

Friday, March 22, 2013

Yesterday I read an article on SP just to get to 25 points so I could get that extra spin It was a worthwhile article, but the motivation to amass points really surprised me.

SP uses the carrot approach all the time quite successfully. I'm amazed that at my age I want to get to that next level. I even like seeing the virtual trophies. I loved it when they introduced the maintenance ticker.

So virtual carrots work for me. I can't imagine what a virtual stick would be or who would respond to it. More likely I would just log off and forget about it.

But what about carrots and sticks in the real world?

Rewarding ourselves for goals reached is a proven carrot that many of us have used. Does anyone do the opposite and plan some kind of punishment if we don't achieve our goal? Certainly not me.

Recently the policy of CVS has been getting a lot of press and has been the subject of blogs here on SP. money.msn.com/now

/post.aspx?post=a4f7a17e-2 2ef-4ea7-86e1-a57cf6312cb4

Company execs have decided to charge \$50 per month for any employee (or is it potential employee) who doesn't get a "voluntary" health screening. That's one visible financial stick, but how about a monetary carrot instead?

Wouldn't it be more positive to offer \$50 per month to each employee who GETS a health screening? But then, that would cost the company money and unfortunately this has nothing to do with concern for the health of employees, it's just about maximizing profit.

It's ALWAYS about the bottom line, no matter what excuse they come up with.

Families with teenage boys pay more for auto insurance because statistically that group has more

Older people pay more for life insurance because statistically we don't have as long to live Smokers have been charged more for health insurance because statistically they are more likely to need expensive treatment

At least, refusing health insurance or charging exorbitant, unaffordable premiums to people with "pre existing conditions" soon will no longer be allowed. I understand also that health insurance companies will no longer be able to drop people when they contract a serious illness. This has been the unfortunate experience of too many cancer patients.

Companies don't like the "stick" when it's being used on them.



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CELIAMINER

Carrot for me, too. Much more nutritious than a woody stick.



Seriously, I'm a sucker for incentives. I remember reading a management book years (decades?) ago that talked about how people will do almost anything for a T-shirt. I finally weeded out my T-shirt drawers (plural) when I got rid of all the L and XL stuff. Yes, I ran, walked, donated, and volunteered my way into way too many T-shirts. Now I'm a little more discriminating (polo shirts are the minimum).

On a related topic, Slenderella's blog reminded me that we need to keep rewarding ourselves even during maintenance, and since I have my one-year point coming up, it's time to think about that reward as incentive to keep going.

3003 days ago

Comment edited on: 3/25/2013 8:58:52 AM



JAHINTZY

Sadly my employer (not cvs or any other pharmacy/convenience store) and our insurer has taken a similar approach, if we don't participate in the "voluntary" wellness activities (a full physical which is paid in full by the insurance and filling out a survey) by May 1st, the insurance premiums will go up in June by \$100 per month for each individual. All this for a job where I make less than 25k a year. It's rediculous and I'm angry about it. I went so far as to contact the Dept of Labor to see if this sort of policy is legal under the ACA, and as long as the insurer doesn't share your health information with your employer it is 100% legal.



SOPHIEDO13

Oh how true. Thanks for the blog.

3006 days ago





DR1939

There is a long tradition of high quality research indicating rewards/reinforcements are far more powerful in motivating behavior than are punishments. Regardless, our society still goes for the stick because it gives immediate results. Unfortunately punishment carries long term consequences such as anger, depression, and aggressive behavior. 3006 days ago



CD13024654

I think in many instances whether something is a "carrot" or a "stick" depends on how you look at it. For example, my employer offers a deduction in our contribution to health benefits if we take a similar health assessment. It would be very simple for CVS to word it in that way instead. We pay 3% of our income if we choose not to participate, or 1.5% if we do participate. This could be an incentive for participating or a penalty for opting out, depending on how you look at it. They could have avoided a lot of controversy, in my opinion. 3006 days ago



SLIMMERJESSE

Good blog. Thanks! 3006 days ago





WILSONWR

I'm definitely a "carrot" person - the "stick" works the opposite way. When I was in the Air Force, I got accepted into a commissioning program where the Air Force sent me away to finish my college degreee. When I came back as an officer, my first commander told me that he required every young officer to complete a Squadron Officer School course by correspondence as soon as possibe - "Did I need someone to escort me to the Education Office?"!!! While I've always been competitive and planned to start the course right away, this approach backfired. Yes, I signed up, but I let the course materials sit around for 4 months before I started them. It's hard to believe companies would even think about using that same approach on their employees. (or maybe my old commander now works at CVS...)

3006 days ago







MISCHAKEO

V

I like the carrot approach also and am not in favor of penalties. Plus, in the article it says that the health data will be sent to Web Md to study the information to determine cuts. Does that mean that people will be cut due to a poor health screening?

I find the rewards at Spark do cheer me up and keep me on track. I find at school that kids respond to rewards for work.

Great blog and article. I fear this is going to start happening more and more. That is good news about accepting pre-exisitng conditions and keeping people on with illness. 3006 days ago



WATERMELLEN



You're so right: $l\mbox{'m}$ a carrot person too and SP has it all figured out. $3006~\mbox{days}$ ago

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