

Alabama initiates new health care plan

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Alabama's high obesity rate has once again placed the state in the negative spotlight.

The Alabama State Employees' Insurance Board recently received national attention for its new health insurance program, which media have dubbed a "fat tax".

Outlets like FOXNews.com falsely state the plan will charge state employees an extra \$25 a month if they don't visit the doctor for a check-up.

The plan, effective Jan. 1, 2010, actually states employees will receive a \$25 monthly discount after they visit the doctor.

William Ashmore, CEO of the Alabama State Employees Health Insurance Program, said the plan is voluntary.

"We're doing this as an incentive to get employees to participate in the screening," Ashmore said. "It's a voluntary program, and the vast majority of employees are appreciative of these programs."

According to the plan, state employees will be screened for blood pressure, cholesterol, glucose and Body Mass Index.

"The objective is to get as many employees as possible to go through the screenings and for people to understand what risks they have," Ashmore said. "The main focus of this program is on making each individual employee healthy."

Ashmore said the relationship between the Alabama SEIB and its employees is mutually beneficial.

"Healthy employees cost the health plan less," Ashmore said.

Dr. Fred Kam, medical director of Auburn University Medical Clinic, said a yearly checkup would be beneficial for anyone.

"In today's world where the rate of obesity, diabetes, hypertension and other initially asymptomatic illnesses are increasing, it is good to have a yearly checkup," Kam said.

Kam said obese people have higher rates of these illnesses, and a yearly checkup with a medical professional will help them.

If implemented correctly, Kam said the new program will be helpful for state employees.

"If the policy works as an incentive for obese people to become motivated to lose and maintain their weight loss, then it is a good policy," Kam said.

One problem with the program is obese employees may be embarrassed to have their BMI tested.

"I am certain many people will be emotionally upset by it, but if it lowers health care costs in the long term, encourages people to be healthy and take better care of themselves then it may be of benefit the same way making people wear seat belts and having air bags have saved lives and, in essence, reduced automobile insurance costs," Kam said.

Because the program is voluntary, it doesn't discriminate against obese employees.

"We would have never gotten the employee association to endorse this program if it discriminates against employees," Ashmore said.

Ashmore said he expects the plan to catch on in other states.

"I fully expect to see more and more states do similar plans," Ashmore said. "We already have numerous states call in on a daily basis, asking questions about how do we do it, looking at doing something similar to this."

If other states do implement a similar plan, Ashmore said they should remember that employees come first.

"Any program of this nature has to be focused on improving the health of employees," Ashmore said.