

"Much is being cooked in the kitchen," said Ed Faruolo, VP-brand strategy and integration at Cigna, which has 10 million members. The insurer in January ran a series of print ads, created by Omnicom Group's DDB Worldwide, New York, about

tive about the insurance and hospital systems for people. It is something that they feel powerless over. In 'health,' members felt like they could have control over those levers and we wanted to tap into that."

Instead of taking a lose-weight-or-

benefits of paying more up front to bring down the estimated \$13 billion obesity costs them annually.

"Most employers are hesitant to do things like levy penalties on employees for being overweight or hav-

And despite the privacy cloak of the Health Insurance Portability and Accountability Act, limited penalties for health conditions—including high BMI (body mass index)—are legal. Such penalties cannot exceed 20% of an employee's premium.

result.
Will Americans shed 15 pounds to save \$400? "It's going to come down to having a population of those who comply and those who don't," Blue Cross Blue Shield's Mr. Ryzinski said. "Money is going to drive that." ■

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