



Prevention

FINANCIAL INCENTIVES FOR WEIGHT LOSS: A ONE-YEAR RANDOMIZED CONTROLLED CLINICAL TRIAL

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Authors: *Steven Lawrence Driver, Donald Hensrud, Mayo Clinic, Rochester, MN, USA*

Background: Many employers and insurers have instituted workplace wellness programs and most of these now include financial incentives aimed at improving engagement and outcomes. Prior trials have failed to demonstrate sustained weight loss after removal of such incentives. This trial investigates sustainability through education, behavior modification and a novel financial incentive scheme.

Methods: One hundred healthy adult employees or dependents aged 18-63 with a BMI between 30 to 39.9 were randomized in a two-by-two factorial design to one of four weight loss groups: education (Live It!: with and without financial incentives) or education combined with a structured behavior modification plan (Lose It!: with and without financial incentives). Participants were weighed monthly for a year. All were given a weight loss goal of four pounds per month (adjusted based on their previous month's weight). Incentive participants meeting their goals received modest payments of \$20 per month while those who failed to meet their goals paid a penalty fee of \$20 into a larger bonus pool which was later awarded via lottery among participants who completed the study.

Results: Participants in the financial incentive groups maintained greater participation rates and lost more weight than controls. The difference in completion rates between the incentive vs. non-incentive groups was highly significant (62% vs. 26%, $p < 0.001$). An intention-to-treat analysis was performed for the primary outcome of weight loss at one year. Return to baseline weight was assigned for dropouts based on similar follow-up data from prior studies. Mean weight loss was 9.08 pounds for the combined incentive groups and 2.34 pounds for the combined non-incentive groups. Using two-way ANOVA, the estimated effect of incentives was 6.5 pounds (SE 1.92, $p < 0.001$). Although not statistically significant, the estimated effect of Lose It! was 2.36 pounds (SE 1.90, $p = 0.22$).

Conclusions: Sustained weight loss may be achieved with financial incentives. This effect could be due to design schemes that allow for long-term delivery of incentives thereby encouraging continued engagement based on education and behavior modification strategies.