



Evaluation of the **Healthy**

Savings Program: *A Novel Health Insurance-Based Program to Incent Healthy Food Purchases*

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Acknowledgements

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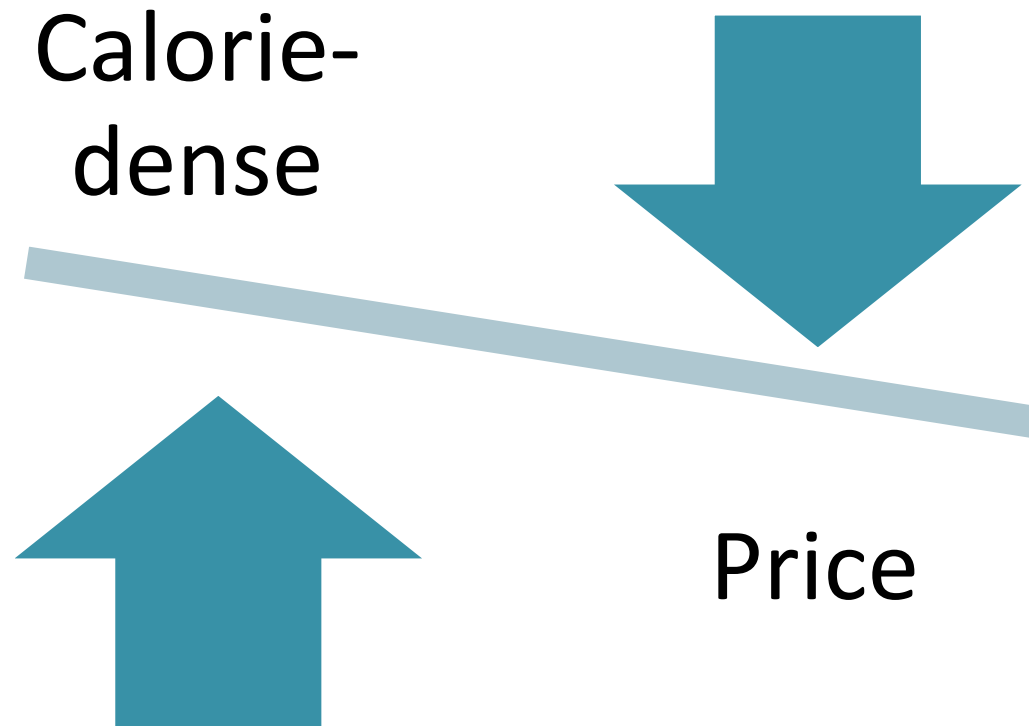
Solutran Inc.



INTRODUCTION

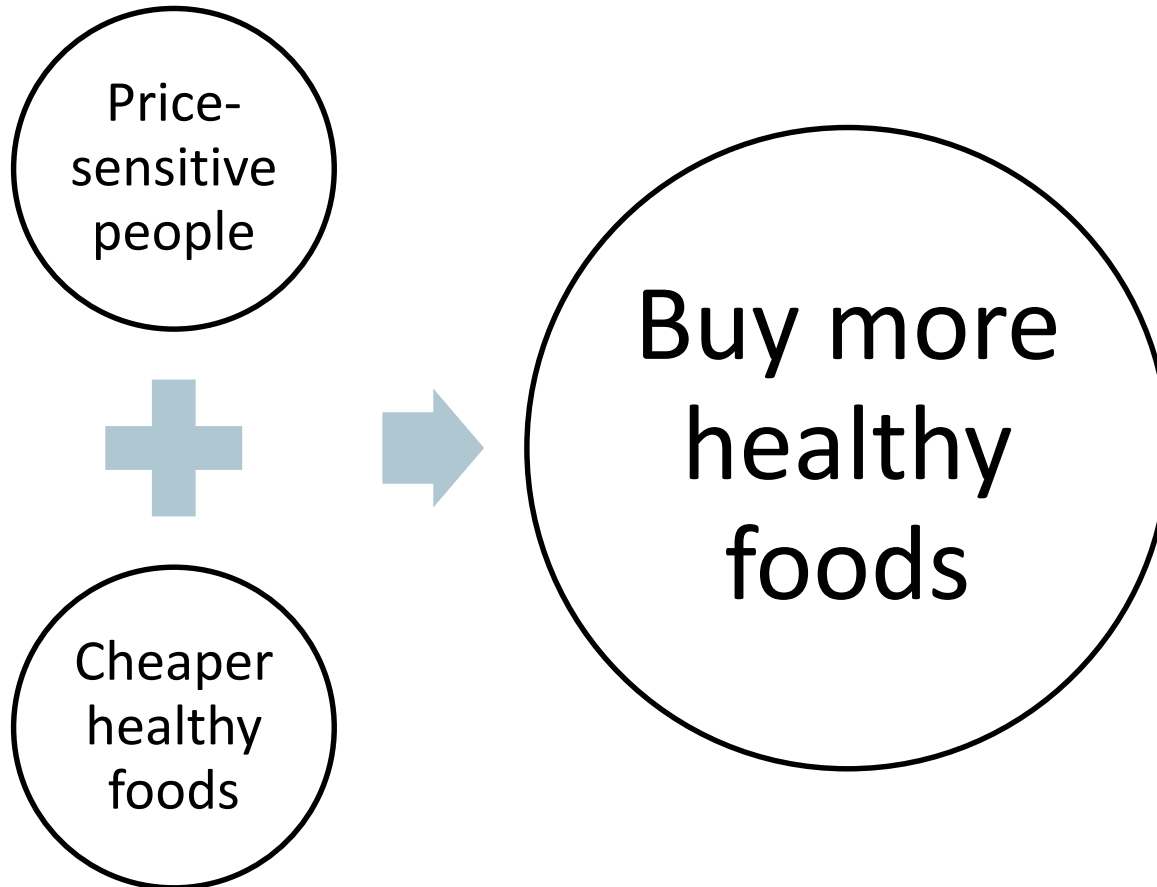
Background

- Food prices = barrier to choose healthier foods



Background

- Previous literature



Background

- Policy implication



Price of
healthier foods

People's
nutritional
quality



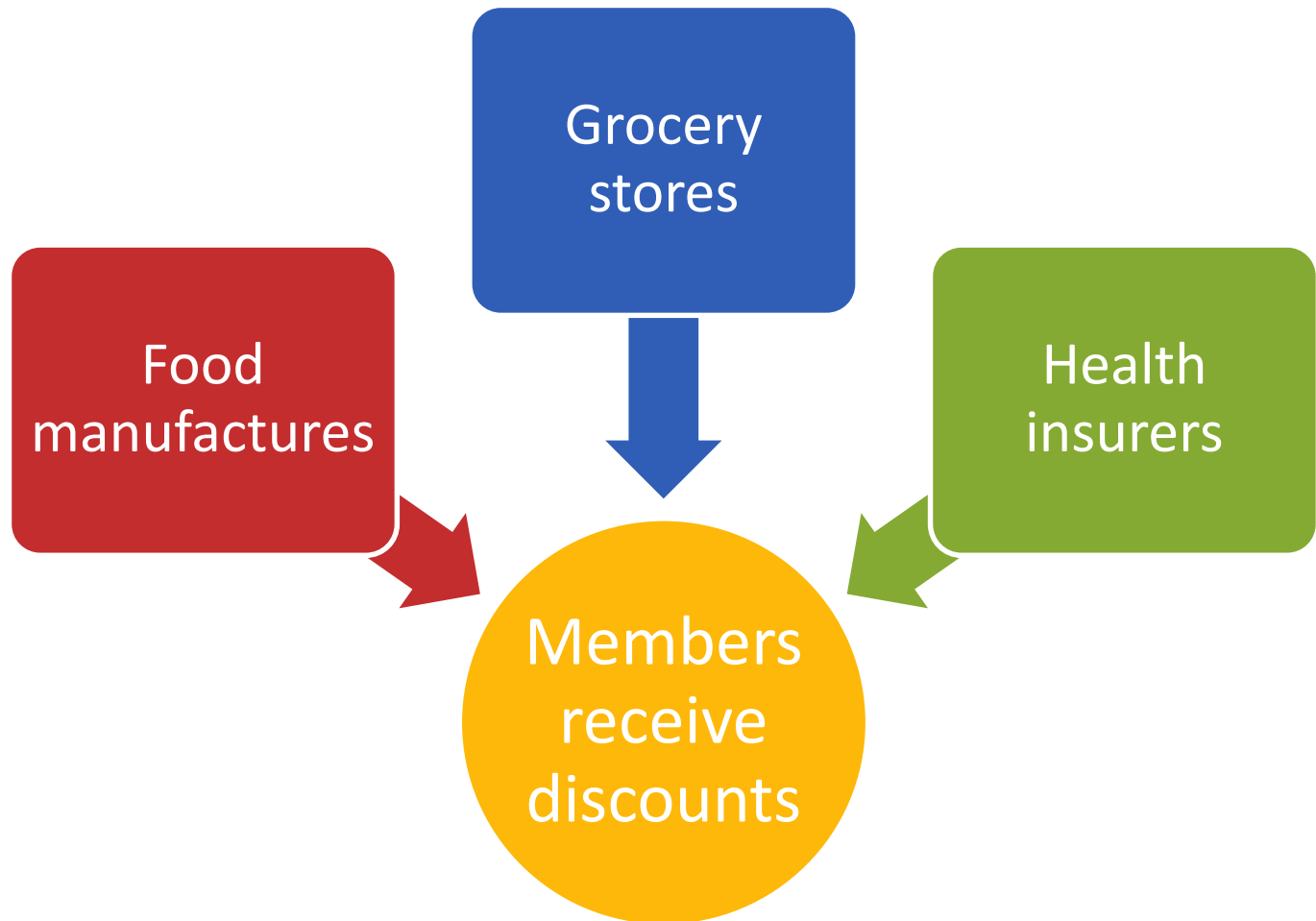
Purpose of This Study

- Evaluate a program that provides financial incentives to program members to purchase healthy foods.

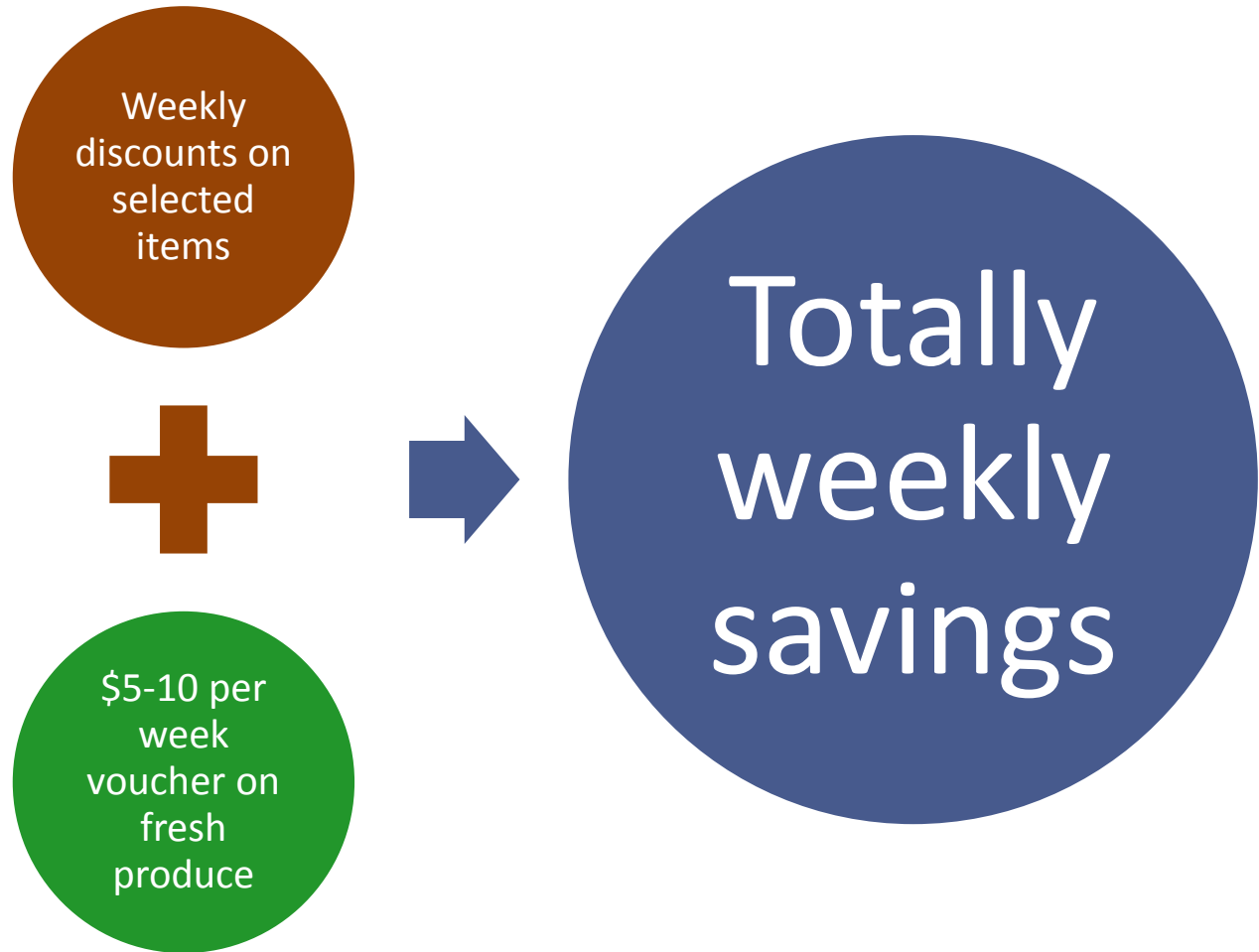
Healthy Savings Program (HSP)

- Developed by Solutran Inc.
- Offers price discounts on healthy foods on an ongoing basis
 - Improve quality of grocery store purchases
- 1st of its kind
- Potential to be distributed nationally
 - Warrants thorough evaluation

Healthy Savings Program (HSP)



Healthy Savings Program (HSP)






Healthy Savings Program (HSP)

- HSP card
 - To swipe at stores' checkouts
- HSP website
 - Weekly discounts/coupons
 - Recipes
 - Personal saving records
- HSP Emails



This Week's Featured Savings [View All Savings >](#)

<p>Save up to \$6.00</p>  <p>DASANI DROPS™ flavor enhancer</p> <p>DASANI DROPS® Flavor Enhancer - Save \$1.00</p> <p>Recipes • Nutrition • More...</p>	<p>Save up to \$6.00</p>  <p>Dr. Praeger's™ Sensible Foods Natural Fish, Veggie Cakes and Burgers - Save \$2.00</p> <p>Recipes • Nutrition • More...</p>	<p>Save up to \$5.00</p>  <p>California Olive Ranch® Extra Virgin Olive Oil - Save \$2.50</p> <p>Recipes • Nutrition • More...</p>
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Research Objectives

- To determine HSP's participation rate & level of participation among those invited to participate.
- To compare the demographic and health-related characteristics of program participants in comparison to non-participants.



DESIGN & METHODS

Sample

- Randomly selected 400 Medica members
 - Whose employers participate in HSP option of providing \$5/week discount on fresh produce

Recruitment

- Dillman method
 - Initial mailing
 - 3 weeks
 - 1st post card reminder
 - 3 weeks
 - 2nd post card reminder

Web Survey

- 140 respondents
 - Completed by primary grocery shopper of the household
 - Response rate: 35%
- 62 questions
 - Food shopping behavior
 - HSP-related
 - Technology use
 - Health and nutrition
 - Demographics and socioeconomic status

Telephone Interview

- 40 participants were asked open ended questions
 - Out of 74 survey participants who consented to participate in the interview
- Regular HSP card users (n = 21)
 - Use HSP card 2-3 times per month or more on average
- Limited HSP card users (n = 9)
 - Use HSP care 1 time per month or less on average, or have discontinued use
- Non-HSP card users (n = 10)

Telephone Interview

Regular & Limited Users

- General opinion on HSP
- Foods purchased with HSP
- HSP's effect on choice of foods & frequency of shopping
- Ease of using card
- Ease of finding out about discounted foods
- Likes & dislikes about HSP

Non-Users

- General opinion on HSP
- Why not use HSP
- Ideas to improve HSP to increase future use



RESULTS

Demographic Characteristics

Table 1: Demographic characteristics & HSP card use of survey respondents (N = 140)

	%
Female	77.1
Non-Hispanic White	92.1
Age (years)	
25-34	21.4
35-44	20.0
45-54	25.0
55-71	31.4
Highest level of education	
High school graduate or some college	14.3
Associate degree	9.3
Bachelor's degree	36.4
Masters, professional or doctoral degree	37.1
Body weight	
Normal or underweight (BMI < 25)	47.1
Overweight (25-29.9)	29.3
Obese (BMI > 30)	17.9
Ever used HSP card – Yes	69.3

Use of HSP Features

Table 2: Use of HSP card in past 6 months (N=140)

HSP card use – Yes	67.1 %
Ever receive emails from HSP – Yes	77.9 %
Visited HSP website – Yes	71.4 %

HSP Card Use of All Survey Participants

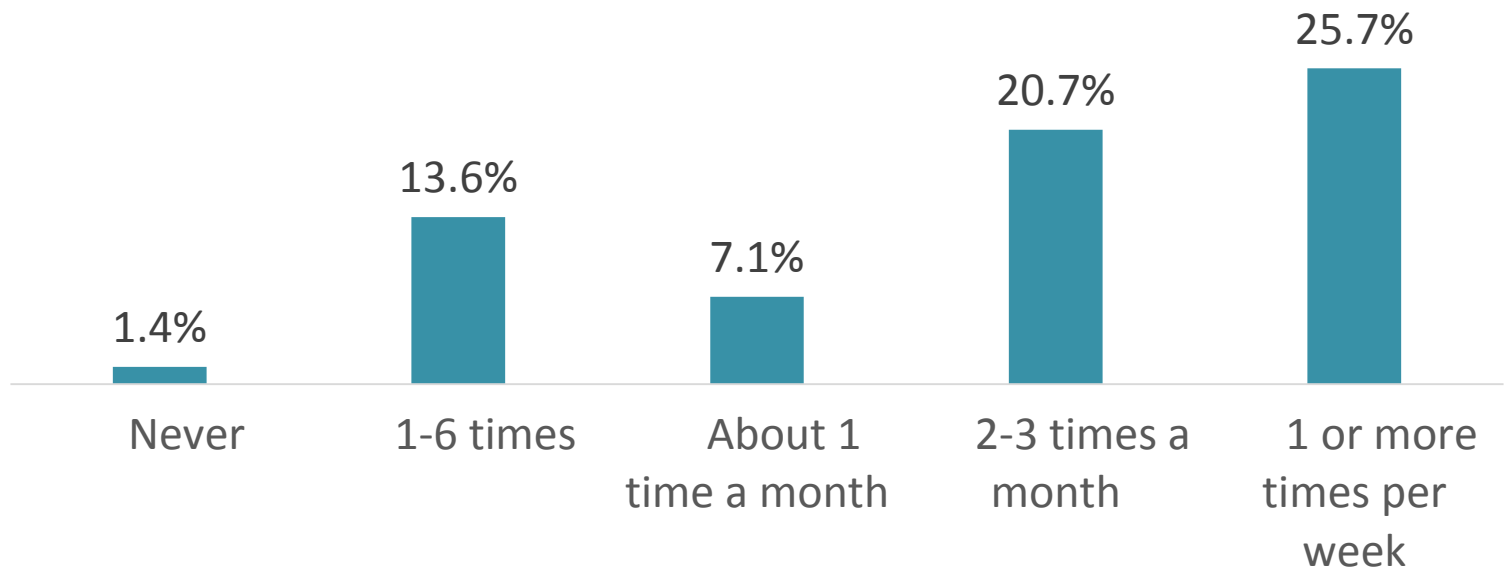


Figure 1. HSP card use categories, based on frequency of use

Use of HSP Features - Website

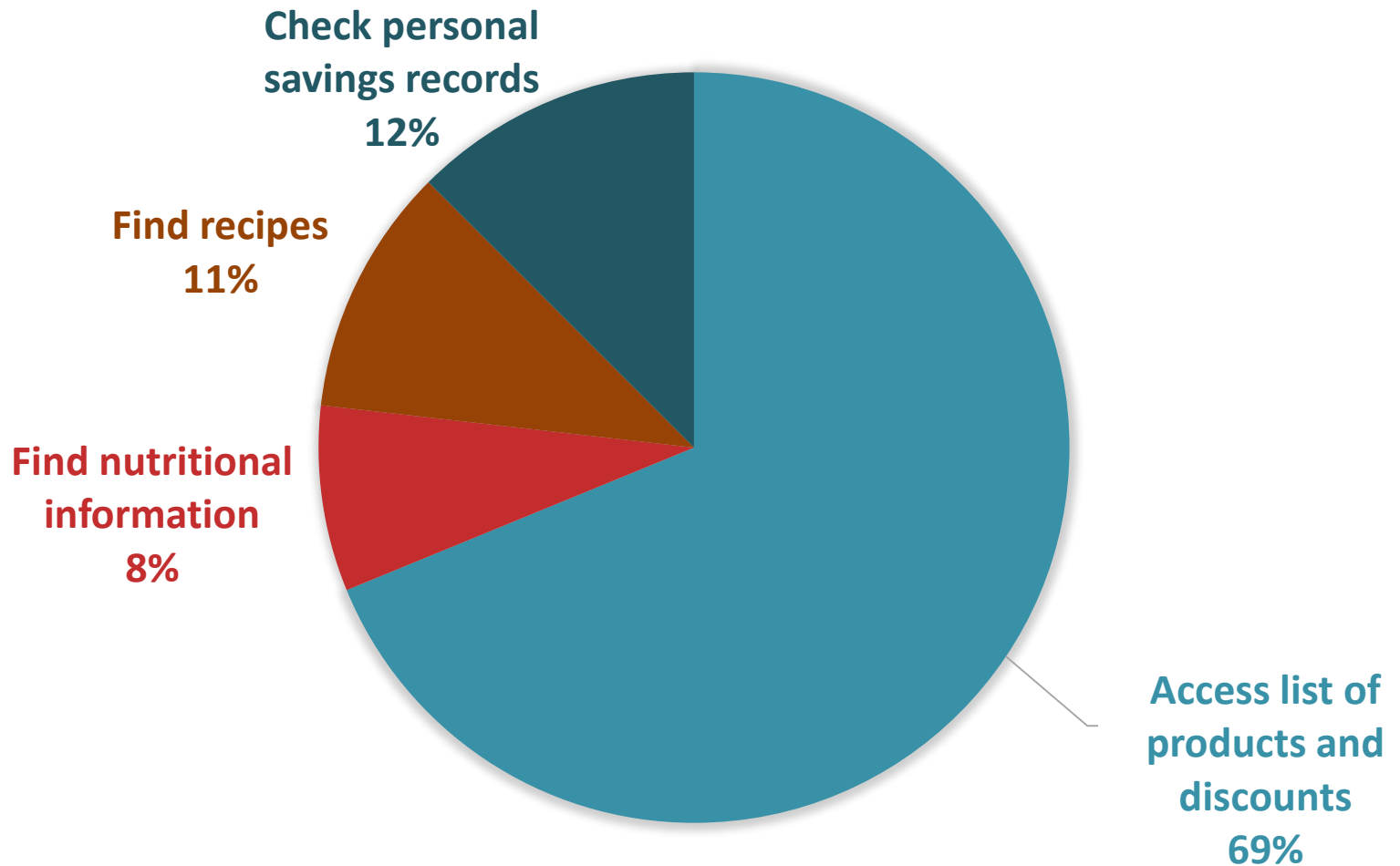


Figure 2. Purpose of using HSP website

HSP Users v.s. Non-Users

Table 3: Comparison of demographic and health characteristics of those who have used the HSP card and those who have not

	Users (%)	Non-Users (%)	p
Demographics & SES			
Female	82.5	65.0	0.03
Non-Hispanic white	91.8	92.5	0.88
Age < 45	38.1	50.0	0.2
Bachelor's degree or higher	84.5	87.5	0.66
Annual household income > \$75,000	71.1	62.5	0.32
Health-related characteristics			
Weight status: overweight/obese	51.5	57.5	0.53
History of heart disease, hypertension, diabetes, or high cholesterol	59.8	47.5	0.19
Shopping characteristics			
Frequently (or all the time) use coupons for food shopping	55.7	30.0	0.006
Shop at participating stores at least once a month	95.9	67.5	<0.001
Dietary behavior, mean of frequency/day			
Fruit and vegetable intake	3.9	2.5	0.003
Sugar sweetened beverage intake	0.2	0.2	0.47

Reasons for Not Using HSP Card



Figure 3. Reasons for not using the HSP card among survey respondents in study who reported not using the HSP card

Telephone Interview - Summary

- Most liked features
 - \$5 fresh produce discount
 - Ease of using the card at check outs
- Need to improve
 - Selection of participating stores
 - Selection of discounted products
 - Information of discounted items



DISCUSSION

What we learned from this study

- High participation rate for a voluntary wellness program
 - 69% reported using the program card
 - Of whom 26% use the card at least once a week

What we learned from this study

Strengths

- Found what appeals to people
 - Rewards
 - Savings
- Found areas to improve for HSP
 - Selection of stores
 - Selection of products

Weaknesses

- Hard to know what are discounted from HSP
- Non-representative population
 - Caucasian
 - Higher education
 - Higher income

Recommendation and Next Step

Recommendations to HSP

- Keep fresh produce discount
- Increase the number of participating stores
- Provide hard copies (e.g. flyers) of discounted items at stores

Next Step

- To evaluate HSP's effect on behavioral change
 - Select a more price-sensitive population



Thank you!