

Guoyi chen

Food & Diet, Junk Food



Guoyi Chen Should Obese People Have Higher Premiums The Obesity epidemic affects millions people of the United States every day. According to the National Institutes of Health, " obesity" refers to any individual with a BMI of more than 30 and BMI is simply a calculation that assesses weight relative to height (NIH). In the past decades, the number of obese Americans has increased dramatically. Based on the data from Nation Health and Examination Survey, about one-third of U. S. adults (33. 8%) are obese and approximately 17% (or 12. 5 million) of children and adolescents aged 2-19 years are obese (Centers for Disease Control and Prevention). It is well documented that people who are obese are more likely to have so-called " obese-related" health problems such as Type 2 diabetes and heart disease. According to Centers for Disease Control and Prevention (CDC), the government has spent about 122 billion dollars annually to cure people who have obese related health issues and this number is still increasing. Because obesity costs so much annually, some people suggest that people who are obese should pay higher insurance rates because they place a heavy burden on the government and use more health care resources than non-obese people. On the other hand, others hold the opinion that it is unfair for people who are obese and it is kind of discrimination if they need to pay higher insurance rates than non-obese people. The important question that worth to notice here is that what causes obesity? Some people suggest that obesity is more about " nature". It has something to do with genes because obese people would transfer their " obese gene" to their offspring. Other people believe that it more about " nurture" because an unhealthy life style could leads to obesity. However, according to NIH, " obesity is mainly caused by

consuming more calories than the body needs — most commonly by eating a diet high in fat and calories, living a sedentary lifestyle, or both. " (NIH). That being said, most people who are obese that way are because they do not care about their health so much and prefer an unhealthy lifestyle, therefore, those people should pay higher insurance rates because they choose to behave in ways that pose risks to their health. To begin with, people who are obese should pay higher insurance rate because they choose to ruin their health by choosing unhealthy food rather than healthy food. The choices on food have a close connection with people's health problems. Based on the definition that was given by NIH, obesity is caused by eating a diet high in fat and calories. That is to say, people's choice on food affects this problem significantly. Nowadays, people have lots of choices on food. There are always many health options available to people besides unhealthy food. However, some people would like to choose food that contains high calories rather than fresh vegetables, fruit etc. They are more likely to eat food such as cheeseburgers, pizza, soft drinks and fries. It seems like these kinds of food are relative inexpensive, faster to get and even more delicious in some degree. But from a different point of view, these kinds of food contain many calories, which could causes obesity problems later on. One possible reason that people choose eat those unhealthy food might because they think fresh vegetables, fruit and even fresh proteins are expensive for them so they have to eat things like fast food instead since they do not have high incomes even if they want to buy those healthy food. But a good question that worth to think about carefully here is that " Are these " healthy" food options really more expensive than " unhealthy" food? " Take " fast-food" as an example.

According to Mark Bittman, the author of the article "Is Junk Food Really Cheaper", which published in New York Times, a typical order for a family of four is two Big Macs, a cheeseburger, six chicken McNuggets, two medium and two small fries, and two medium and two small sodas, which cost about 28 dollars. But the home-cooked meal of chicken, salad, potatoes and milk cost on average about 13.78 dollars and a homemade meal of pinto beans and rice is even cheaper at \$9.26. However, the calories that people get from having fast food is definitely much higher than having healthy goods. With the time goes along, there is a big chance that people's eating habit will be changed into unhealthy way and finally leads to obesity and even results in obese related problems. That is to say, eating health does not mean eating expensive. It is about what you choose to eat. Some people might argue that they want to cook at home but the grocery stores are far away from them and some of them are even do not know how to cook. However, according to research conducted by Department of Agriculture, 93 percent of those with limited access to supermarkets do have access to vehicles. That being said, even if taking the long route to putting food on the table may not be easy, but for most Americans it remains a choice. The idea is that if you can drive to McDonald's you can drive to Safeway as well. Cook a health meal is not a complicate job. There are lots of books on the cashier that teach people how to cook the health food. Why don't you take the responsibility to learn how to prepare a health meal and protect your family or yourself from obesity related health issues? Beside, it is understandable that people live in fast pace society now and barely have time to prepare health meals. But why don't you spend less time watching TV everyday?

Your time is there. By spending less time watching TV, you could not only prepared health food but also burned extra calories while preparing the food, which is also helpful. That being said, money, time and cook skills might not the excuses for people who choose to eat unhealthy food and ruin their healthy this way. Choosing what kinds food to eat is totally a personal choice, of people have the unhealthy eating style they have, they are more likely to become obese and get some obese related problems such as diabetes. As we discussed above, government spent huge amount of money to cure those people. In another words, people who care about their health and choose a health eating habit pay tax dollars to government every years just can get less benefits than what they should have because there is a part of their tax dollars go to cure those people who ruin their health by choosing unhealthy life style. In short, obese people should pay higher insurance rates for themselves than non-obese people because the diseases they get is caused by their obesity and their obesity caused by the unhealthy eating habit they choose. Another reason why obese people should pay higher insurance rates is because they barely take some actions such as, do more exercising to control their weight. Doing some exercises could help them stay away from obese related health problems and then save huge amount of money every year. We should take two different situations into consideration. One is that people who are obese but already taking some exercises to lose some weight. Those groups of obese people might already understand that obesity could results in many health diseases and would bring negative externality to society. However, another group is the people who are obese but still do not want to take actions to keep them away from

health diseases. Those groups of people are the people who need to pay higher insurance because they do not care about their health in the beginning and do not even care if they will bring negative impact on society. Moreover, those people perhaps think that government will pay expensive expenses for them when they get sick because they have health insurance like anyone else do. That is to say, it encourages those people to not take actions to help themselves away from obese related health problems if the insurance rates stay the same for anybody. Some people might say that it is kind of discrimination that requires people who are obese to pay higher insurance rates than non-obese people. It seems reasonable in some degree. Why should insurance rates depend on people's appearance? However, in order to look at this problem fairly, let's consider two important questions. The first question is " do obese people have a choice between being fat and not fat? " This is a very important question to think about before deciding whether obese people should pay higher insurance rates or not. If being obese is more about " nature" thing that has something to do with " genes" and people who are obese do not have controls on that, then, they should not pay higher insurance than non-obese and if they are required to do so, it is definitely a discrimination and it would just end up punishing people who are already punished by their health. According to ObesityinAmerica. org, obesity is not always caused by simple behavioral issues, it has something to do with genes. For example, genetic determinations such as the way a body expends energy, hormones that affect the way calories are processed, and other organ systems in the body can all affect appetite. These groups of people do not have control on how they will be born, but they do have

controls on whether they want to take initiative to have a healthy eating habits and life styles, which could help them away from obesity related problems. The idea is that as long as they realized the potential health issues they might have and helping themselves away from these dangers, they should not be required to pay higher health insurance rates since their behaviors could ease heavy economic burden on government. However, other type of people, who have choice on being obese or not, should pay higher health insurance rates if they " choose" to be obese by having unhealthy eating habits and sedentary lifestyle because they choose to place a negative externality to society, then, we should ask that for those people who " choose" to be obese, do they impose an cost on other people?

Unfortunately, the answer would be yes. Those people believe they have the right to choose their own lifestyle even though it is bad for their health, but what they didn't noticed is that their " right" would impose an cost on people who have a health lifestyle. It is common sense that obesity can cause many diseases. Author Yves Engler, who is a Canadian writer and political activist, mentions in his article " Obesity: Much of the Responsibility Lies with Corporations" that " Researchers claim there are links between obesity and more than 30 medical conditions, including heart disease, diabetes, hypertension, cancers and possibly Alzheimer's". In other words, obesity is not just about how you look like physically, it actually causes many fatal diseases, which cost much to cure. Yves Engler points out in the same article that " The U. S. National Institute of Health estimates that the annual costs of treating obesity-related conditions are at least \$120 billion", that is to say, larger proportions of tax dollars were used to treat people who are ruining

their own healthy by choosing a bad healthy life style. Then, why should people who care about their health and choose health life style paid the money for those group of people who claims that they have their own "right" to choose what they want. It does not make sense that someone who doesn't care about their health by eating excessive amounts of unhealthy food and spending few time exercising pays the same insurance premium of a person who makes it a priority to keep their health in the best possible shape they can. In some degree, requires obese people pay higher health insurance is just like require dangerous driver pay higher car insurance rates. The driver could have options to drive safely, but he/she choose drive dangerously instead and because of his/her dangerous driving, it would put others life and properties in a risky place. So, is it kind of discrimination if car insurance companies charge higher rates to those dangerous drivers than drivers who drive safely? It is probably not. The idea the require obese people tp pay higher insurance rates is not because government want to take advantages from obese people, it is because it is a good way to encourage obese people control their life style. That being said, requiring people who obese pay higher insurance rates is not discrimination. It is a fair way that redistributes health care expenses and encourages them to pay attention to their health. All in all, those people who realized they are obese but do not want to take initiative do to control their weight should pay higher insurance because their own " choice" brings a negative externality on society. Because of their unhealthy lifestyle, they would more likely to get obese related health problem than non-obese people and then demand more health care resource than non-obese people, they should responsible for the

cost that resulted by their own choices. Work Cited " U. S. Obesity Trends." Centers for Disease Control and Prevention. Centers for Disease Control and Prevention, 27 Feb. 2012. Web. 27 May. 2012. . Nilsson, Siri. " Good Luck If You're Searching for Good-for-You Eats." ABC News. ABC News Network, 26 Sept. 2006. Web. 27 May. 2012. . " Obesity In America: What's Driving The Epidemic?." Harvard Men's Health Watch 16. 7 (2012): 5-7. Academic Search Premier. Web. 27 May. 2012 " 2008 Physical Activity Guidelines for Americans." : Contents. 1 Jan. 2008. Web. 27 May. 2012. . " Understanding Obesity." Understanding Obesity. 12 Jan. 2008. Web. 28 May 2012. . Bittman, Mark. " OP-ED COLUMNIST; Is Junk Food Really Cheaper." The New York Times. The New York Times, 25 Sept. 2011. Web. 11 June 2012. . Engler, Yves. " English 1022 Online--Spring 2010." : Obesity: Much of the Responsibility Lies with Corporations. N. p., n. d. Web. 11 June 2012. .