

People who have unhealthy habits should not pay more for health insurance

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Several studies have shown that alcohol abuse is genetics driven.

Compulsive overeating or binge is also a disorder. Obesity is a medical problem and results from a combination of genetic susceptibility, increased availability of high-energy foods and decreased requirement for physical activity in modern society (Kopelman). Hence, once addicted, a persons capacity to choose not to smoke or eat or drink is further diminished by the physiological, neurological, and psychological nature of the bad habits.

Punishing justice states that an individual should be responsible for the results of his or her actions, except when the person is ignorant about the action or when the action is involuntary. “ In a sense, then, parts of our brains are working against us when we try to overcome bad habits. These routines can become hardwired in our brains,” says Dr. Nora Volkow, director of NIH’s National Institute on Drug Abuse. “ And the brain’s reward centers keep us craving the things we’re trying so hard to resist”, adds Dr Volkov (qtd. in NIH).

Having established that certain bad habits are genetic, physiological, neurological, or psychological in nature, then why should certain insurance policies penalize people who engage in hazardous behavior. Smokers pay an average monthly premium of \$207, 14% higher, women smokers (\$240) is 23% higher, obese BMI category pay an average monthly premium 22. 6% higher, and men in the obese category (\$187) is 30. 8% higher (Wall Street Journal). These subjects are sick. Most smokers and alcoholics are poor people; penalizing them would come at the cost of under nutrition, worsening the situation then doing any good. Not all smokers die of lung

cancer and not all diagnosed with lung cancer are smokers. Besides, smokers pay huge amount of taxes to the government when they buy a pack of cigarettes, or when over eaters buy a couple of burgers. When a smoker or an alcoholic dies at an early age of 60, government saves a lot of money which would otherwise have been spent in caring if he/she was healthy and lived up to 90. These are some savings that could be used according to the distributive law which suggests that benefits and burdens should be shared equally amongst the society.

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