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Study suggests insurance industry could lower fees for health-club regulars

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OSAKA — A group of researchers led by a professor of health economics at Osaka University is working out a business model in which the insurance industry would offer lower premiums to people who regularly work out at health clubs.

The group collected obesity, blood pressure, diabetes and other medical data from 79 health-club members aged 20 to 82 and calculated the probability of them developing strokes, heart attacks and other problems.

The 79 people in the study paid an average of ¥18.47 million in medical expenses from the age of 40 to 85 — ¥1.53 million less than the national average of ¥20 million calculated by the Health, Labor and Welfare Ministry.

The finding adds weight to the notion that physical exercise is beneficial not only to individuals but also to insurance companies, said Tomoyuki Takura, the Osaka University professor who led the study.

To draw up a new insurance model, the research group is working with health-club operators and users, insurance companies, and medical and research institutions.

The new model will help create a society “where insurance premiums match health enhancement efforts,” Takura said.

Under the model, individuals who regularly exercise at health clubs would be eligible for lower insurance premiums and other benefits, while insurers could expect lower insurance payments by selling policies to healthy people.

Furthermore, health-club operators may be able to attract new members if they tie up with insurance companies. Medical and research institutions would collect data for further studies while providing health checkup and disease prevention services.

The study, subsidized by the Ministry of Economy, Trade and Industry, needs more data to devise an accurate business model.

“We will gather more data in the coming two years” before proposing a model to the insurance industry, Takura said.

He said it would take the industry a year or so to develop new insurance products that incorporate the proposal.

Japanese consumers take out an estimated 710,000 new policies a year, and if the model is widely adopted, about 5 percent of them would likely be based on the new model, according to Takura.

He also said the group will study whether the model can be applied in the future to public insurance, such as the national health insurance program.

As part of its economic growth strategy, the administration of Prime Minister Shinzo Abe is planning to cut insurance premiums for people who try to look after their health. Takura said his group will offer related information to the government.

Still, the new model needs to be harmonized with the universal health insurance system, under which anyone can be covered by public insurance irrespective of risk.

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