

Putting a Price Tag On Your Health

We hear over and over again how important it is to maintain a healthy lifestyle. But being healthy for its own sake isn't easy—especially when you're facing down temptation or battling procrastination. For some, the monetary benefits of a healthy lifestyle may offer helpful incentives.



Being healthy not only makes you feel good, but it may also help you financially. For example, one study found a steep increase in annual medical expenditures for individuals whose Body Mass Index was above 30.¹

If you're wondering how your health habits might be affecting your bottom line, consider the following:

- Regular preventative care can help reduce potential healthcare costs. Even minor illnesses can lead to missed work, missed opportunities, and potentially lost wages. Serious illnesses often involve major costs like hospital stays, medical equipment, and doctor's fees.
- Individuals can lower dental costs by receiving regular checkups and performing basic preventative care.²
- When poor health persists over time, lost earnings may make it harder to save for retirement.
- Some habits that lead to poor health can be expensive in themselves. Smoking is a classic example. Smokers also pay higher premiums for health care and life insurance, and their houses, cars, and other possessions tend to devalue at a quicker rate because of damage from smoking. The total economic cost of smoking is more than \$600 billion a year, including nearly \$240 billion in direct medical care for adults.³

- Obesity is another expensive condition that affects many Americans. In fact, obese adults spend \$1,861 more per year on direct healthcare costs than adults with a healthy weight.⁴

By focusing on your health, eliminating harmful habits, and employing preventative care, you may be able to improve your self-confidence and quality of life. You may also be able to reduce expenses, enjoy more of your money, and boost your overall financial health.

1. Journals.org, 2025. "Association of body mass index with health care expenditures," landmark study first published in 2021
2. NIH. gov, 2025. "The impact of underutilization of preventive dental care by adult Medicaid participants," landmark study first published in 2022
3. CDC.gov, 2025
4. CDC.gov, 2025

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