

# Insurers want patients to use wearables. That could be a problem.

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Insurance companies are promoting healthy lifestyles by having beneficiaries use wearable devices that can record physical activity and calorie intake. While these programs may result in benefits for consumers, they also open a door to harmful unintended consequences, according to a trio of Boston-based researchers.

“In an era of record high rates of obesity and inactivity among adults in the United States, innovative strategies to promote healthy lifestyle practices are welcome,” wrote the researchers in a JAMA Viewpoint column, “Health Insurance and Mobile Health Devices Opportunities and Concerns.”

The AMA is committed to making technology an asset in the delivery of health care, not a burden. Efforts in this area include the AMA Digital Health Implementation Playbook, which offers key steps, best practices and resources to accelerate the adoption and scale of digital health solutions. Download the Playbook now.

Learn more about AMA’s transformative digital health efforts.

The *JAMA* essay was co-written by Inbar Rabar, MD, of Beth Israel Deaconess Medical Center and Harvard Medical School; Cian P. McCarthy, of Massachusetts General Hospital and Harvard; and Robert W. Yeh, MD, of Beth Israel.

The researchers warned that wearables have at least four potential negative repercussions.

**Data could be used to penalize policyholders with higher premiums or to deny insurance.**

Wearables can collect information on physical activity, calorie intake, blood pressure and weight. Insurance companies are now using this data for rewards programs, but there are no regulations stopping them from doing the opposite.

**Devices may take inaccurate readings.** Devices that undercount steps could lower an individual's rewards for healthy behavior. Devices that yield false-positive readings, or are not clinically validated for accuracy, for hypertension or atrial fibrillation could result in unnecessary or harmful treatment.

**High cost for devices could worsen health care disparities.** The expense involved in procuring a wearable device could keep some patients with lower incomes from participating in incentive programs, so they lose out on a potential financial reward as well as the potential health benefits.

**Privacy is at risk.** "Digital health devices generate substantive amounts of personal data that can be at risk for distribution to invested third parties," the researchers wrote, adding that data collected by a wearable device is not protected by the Health Insurance Portability and Accountability Act.

As a founding member of the industry collaboration Xcertia, the AMA is dedicated to improving the quality, safety, effectiveness and accuracy of health apps through the development of health app evaluation guidelines. The guidelines are intended to increase physician and patient confidence in mHealth products, which will then help people achieve health and wellness goals.

## Upsides to wearables

The Harvard researchers did note some insurance policies have been rewarding consumers for healthy behaviors that have been documented by wearable devices. They also cited studies that have shown the benefits of using mobile devices to increase physical activity.

They added that these personal benefits can benefit society in general if they result in fewer hospitalizations and incidents of preventable cardiovascular disease.

"To the extent that digital health devices encourage healthy behaviors and empower individuals to participate in their health, incentivizing use of these devices by integrating them in insurance policies may be attractive," the researchers wrote.

But they added that, critical to the success of insurance policies incentivizing physical activity, will be regulations on the new technology that ensure equal access to devices and prevent health plans from penalizing their members.