Saving Money (And Our Health) by Paying for Prevention

Published 09/19/23 10:00 AM ET

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We have all heard the adage, “an ounce of prevention is worth a pound of cure.” And in many areas of our lives, we adhere to it. Yet, in some of the most critical places, we are unwilling to pay the price for prevention.

One example where maintenance is taken seriously by most people is our automobiles. If we expect to enjoy the benefits of reliable transportation, regular preventive maintenance is necessary. Periodically changing the oil, the air filter, the tires and the brake pads keep our automobile in good working order. Most importantly, it will keep us safe when we travel and our car available when we need it to run.

The same holds true with many appliances in our homes. The two that attract the most preventive maintenance attention are the heating and air conditioning systems. The reason is simple. If either fails, our homes become uncomfortable and, in some cases, unsafe. No one wants to face a furnace failure during an Arctic blast in the winter, creating a risk of water pipes freezing and bursting in our homes. Even doing something as simple as changing the air filter periodically goes a long way to keep both appliances operating efficiently and reliably.

The one area that some people appear unwilling to pay the price for prevention is with their own health. Much like how computer systems and mathematical models are subject to “garbage in, garbage out,” the same holds true with our body.

What we do with our body, with the food we eat and the activities we undertake, determines much about our overall health and well-being.

Yet, this gives each of us choices. The challenge is that the taste of sugary, high-caloric foods is pleasing to our senses. Such foods provide immediate and instant
gratification, although the long-term effects may be less than desirable. Indeed, we are what we eat.

The same principle applies to regular exercise. This takes time out of our busy schedules and, in many cases, money to gain the full benefits. It also takes effort and making a personal choice.

Tobacco products like cigarettes also involve making personal choices. Numerous studies have shown that there are no health benefits from smoking. It is well known that smokers have elevated risks of heart disease and several types of cancer. The addictive nature of nicotine means that such people pay to make themselves less healthy. The same addictive effect applies to vaping.

There are many smoking cessation programs available to help people stop smoking. The good news is that they are working, with an ever-shrinking percentage of the population classified as smokers. This also includes young people, which bodes well for the future, although vaping is their product of choice.

Moreover, household income and education are inversely associated with smoking in the population. This provides yet another reason to encourage and facilitate education and economic growth across all sectors of the population.

Enough is known about diet and exercise that they have a strong association with wellness, both in terms of quality and quantity of life. However, young and healthy people may see little reason to make short-term sacrifices for a future that is beyond their imagination today.
This means that the challenge with preventive medicine is that the payback is over time and often well into the future. This makes both rational arguments and emotional appeals about the benefits of prevention so difficult to accept for some people.

The same thinking applies to how we use health care in our country. Preventive medicine may be available, yet many people instead end up paying for health treatment only once they are ill. This is one reason why health care costs per capita are so expensive. Preventive health services save the health care system billions of dollars annually. This makes it an investment in the most important asset in our nation: people.

In many areas of our lives, we are happy to pay for prevention when the price is not onerous and the inconvenience not too great. Yet, in some of the most important areas, like our personal health and well-being, the price for prevention may feel too steep. However, it is in areas like this where the most benefits can be gained.

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