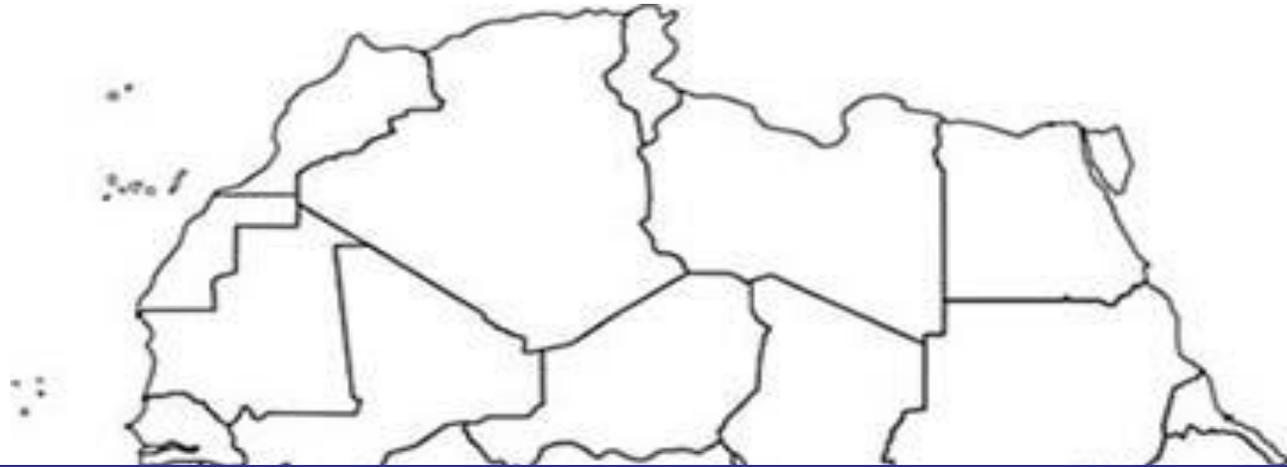




MINISTRY OF HEALTH
REPUBLIC OF GHANA



**FINANCIAL PROTECTION AND IMPROVED ACCESS TO HEALTH CARE:
PEER-TO-PEER LEARNING WORKSHOP
FINDING SOLUTIONS TO COMMON CHALLENGES
FEBRUARY 15-19, 2016
ACCRA, GHANA**

Day 1, Session VII.



Behavior Change: The good news



Coffee May Protect the Liver

By NICHOLAS BAKALAR | OCTOBER 20, 2014 8:17 PM | 18 Comments



A Glass Of Wine A Day May Help Control Type 2 Diabetes

OCTOBER 14, 2015 5:01 AM ET

What is the bad news?

Behavior Change: Old Dogs and New Tricks

Financial Protection and Improved Access to Health Care: Peer-to-Peer
Learning Workshop
Finding Solutions to Common Challenges

Abdo Yazbeck

World Bank

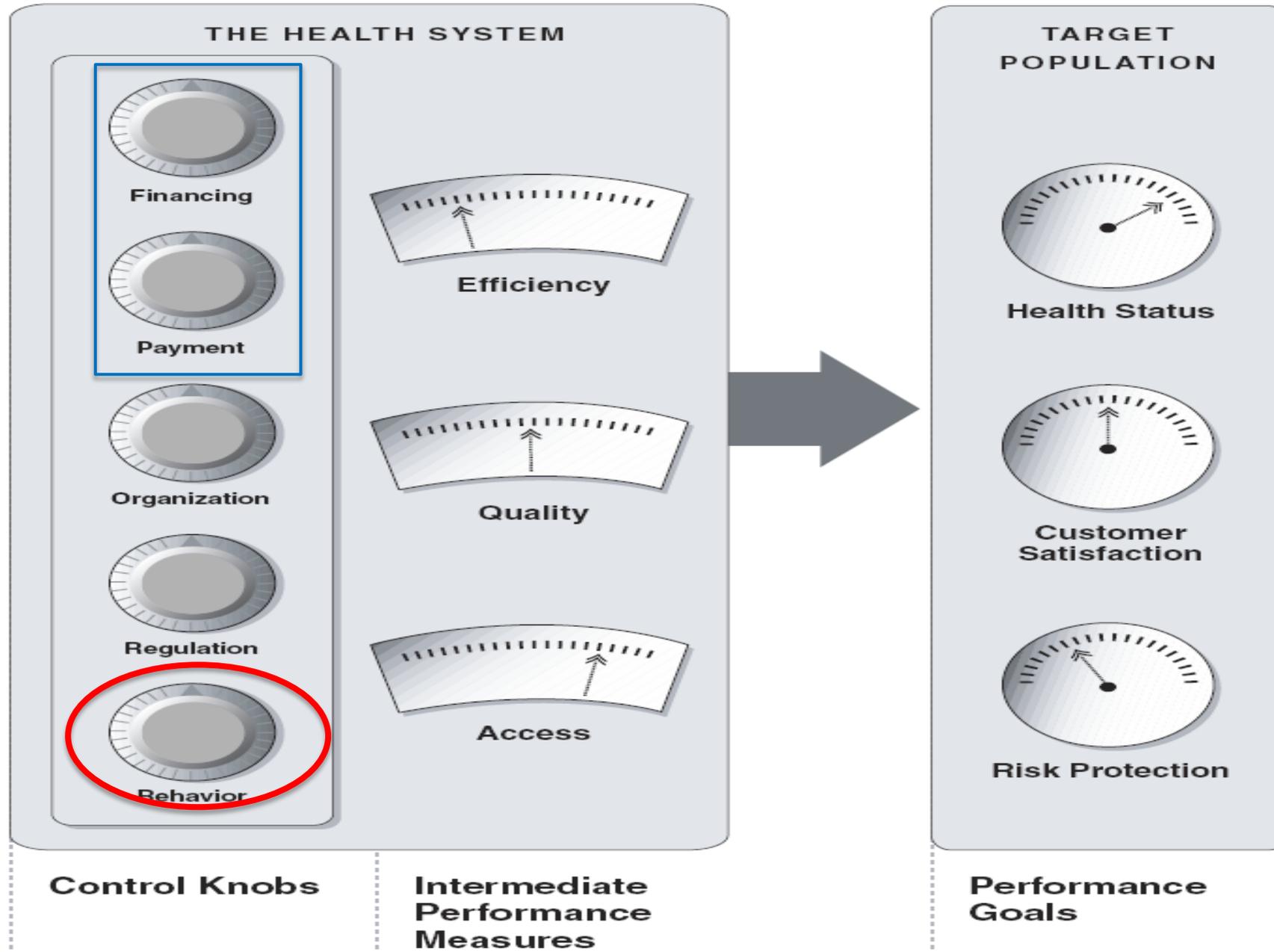
Accra, February 15, 2016

Outline

Four Approaches to Behavior Change

- Economic Theory
- Ecological Approach
- Learning from Marketing
- **New Behavioral Economics**

Health Sector Reform Framework



Economic Theory

Assumption of Rationality of People

- Prices and incentives matter
 - Transaction cost theory
 - Understanding real costs
 - Provider payment methods
 - Taxation tools

- Information matters (?)
 - Mixed evidence
 - Labeling failures

Ecological Approach

- Our health-related behavior is influenced by:
 - friends
 - family members
 - role models
 - health personnel
 - health policies & other policies
 - research on health
 - peer group
 - community
 - the media
 - co-workers
- They influence each other
- We also influence them.

Learning from Marketing

- Uses mass media to sell *subsidized* health products (insecticide-treated bednets, condoms, the Pill, ORS)
- Always begins with consumer research
- Four P's— attractive product, affordable price, convenient placement & promotion

Behavioral Economics

Irrational behavior

*asymmetric
paternalism*

path of least resistance

Convenience
Manipulation

defaults matter

Before Behavioral Economics

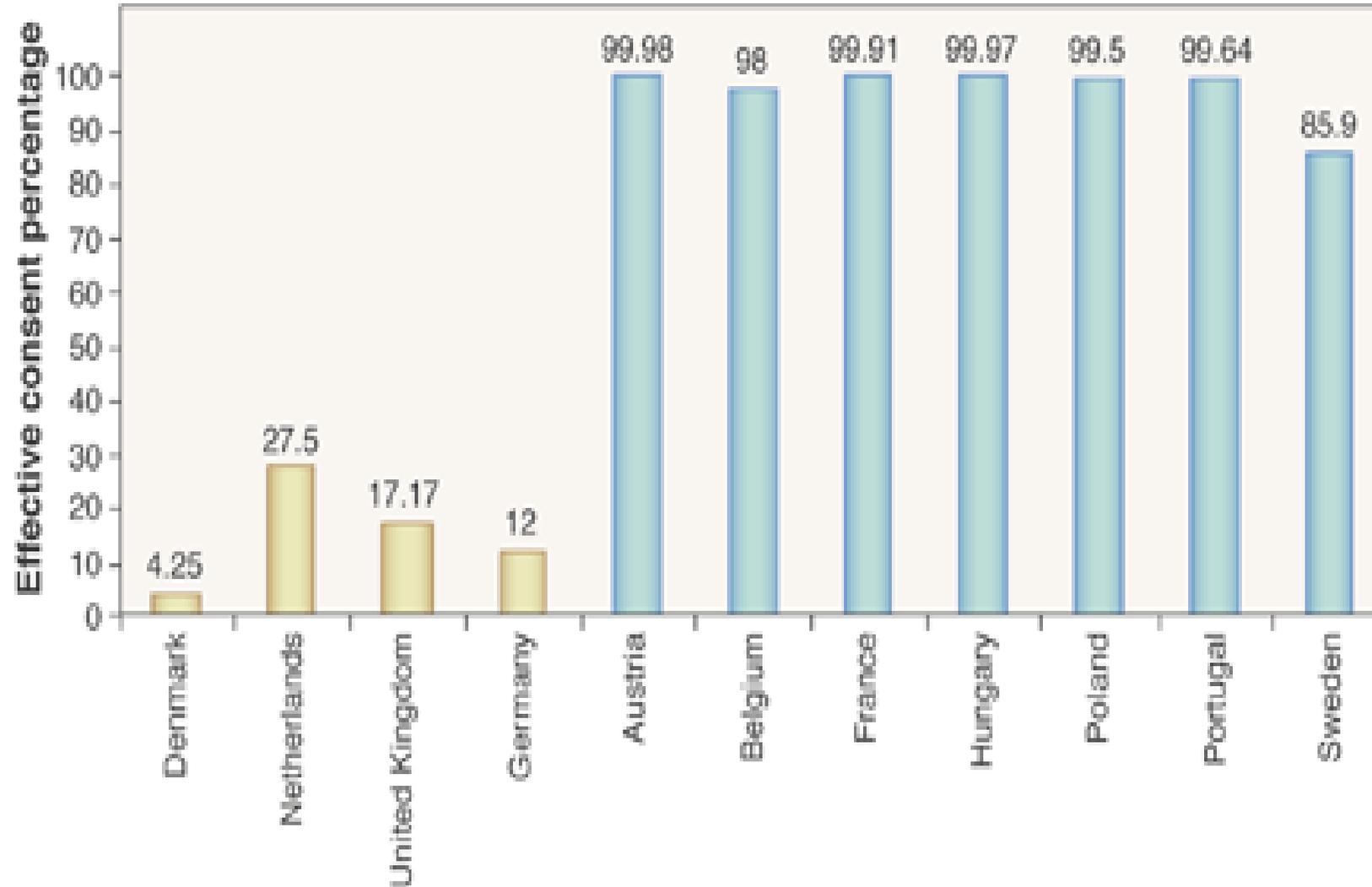
- Traditional economics is not well equipped to deal with problems of self-destructive behavior; assumes that people
 - know what's best for themselves
 - are able to act on that understanding
(although they might focus too much on the present)
- focus on information and incentives as main tool of policy

Behavioral Economics

Behavioral economics: allows for mistakes. People often...

- don't know what's best for themselves
- do know, but can't - or don't – do it
 - motivates intervention (much as one intervenes in diet of children)
- Some people object to interfering in individual choice
 - inspires new approach to policy: '**asymmetric paternalism**'
 - policies that improve well-being without limiting freedom of choice by “nudging”

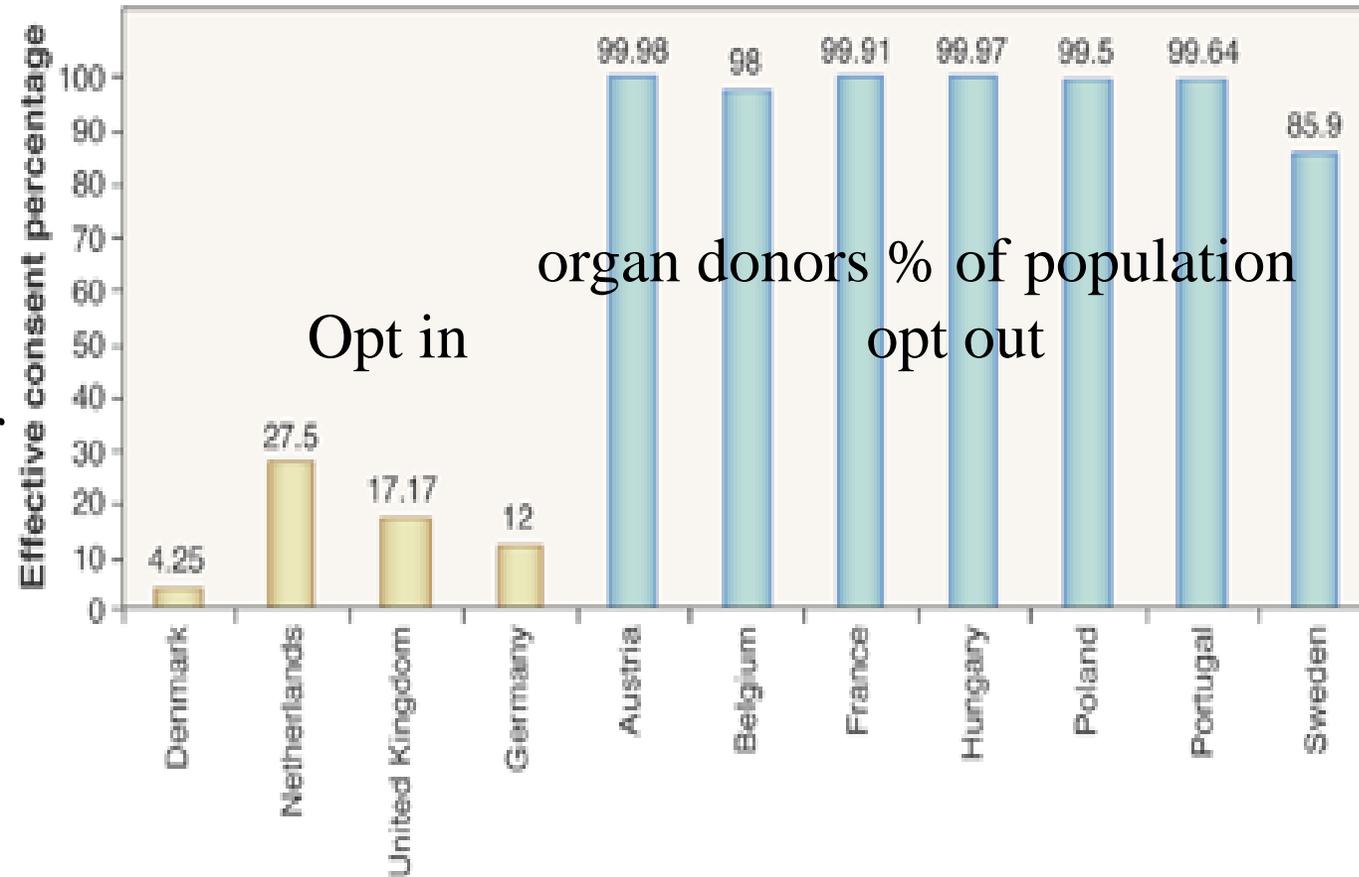
Organ Donors - % of population



Convenience manipulation plays on:

- Default bias: defaults matter – e.g., organ donations, withheld savings, opt in/out HIV tests.

People tend to take “path of least resistance” even when better options are available



Changing the path of least resistance in food choice

Wisdom, J., Downs, J. & Loewenstein, G. “Promoting Healthy Choices: Information vs. Convenience” (American Economic Journal : Applied).

Study tests relative efficacy of two types of interventions on fast-food choices:

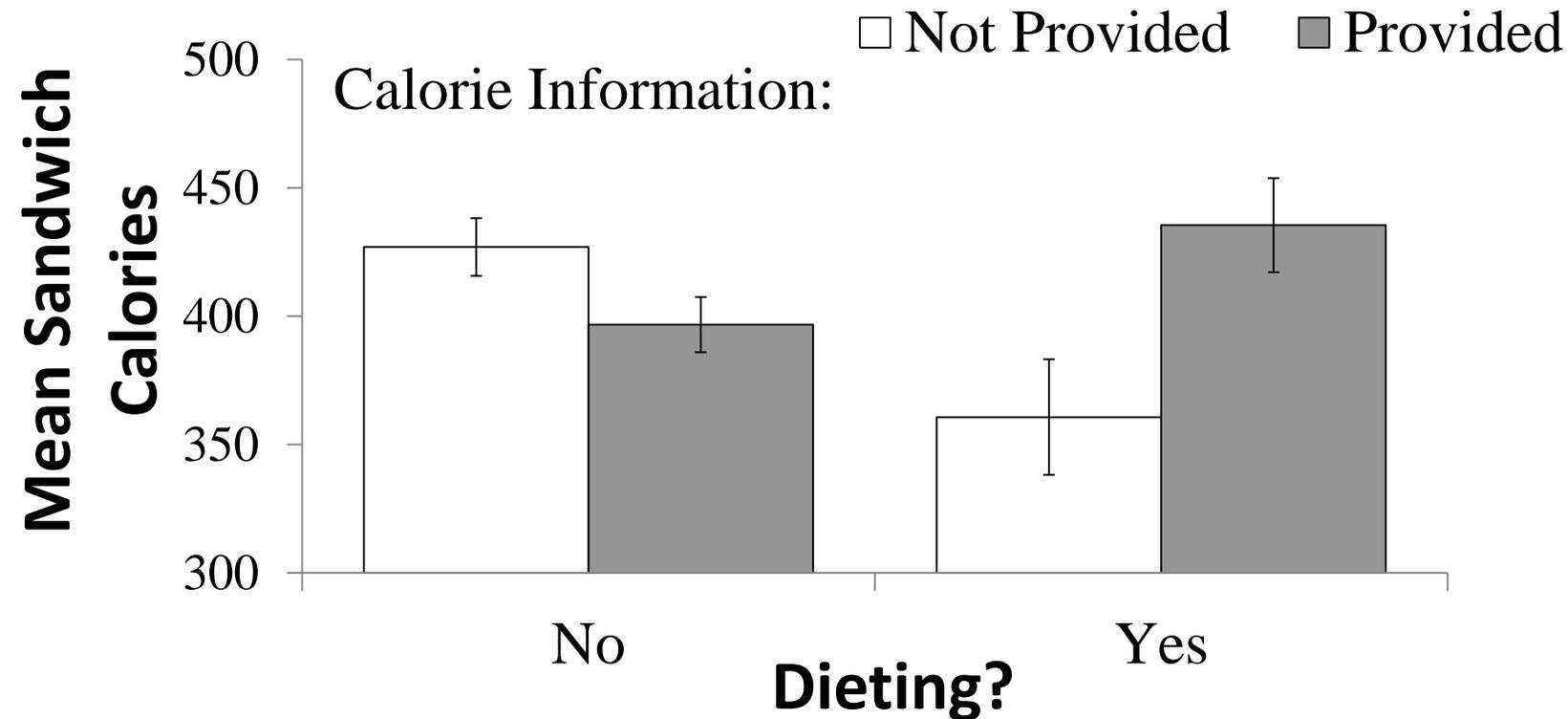
- Provision of dietary **Information**
- **Convenience** of Healthy Options

Study Design

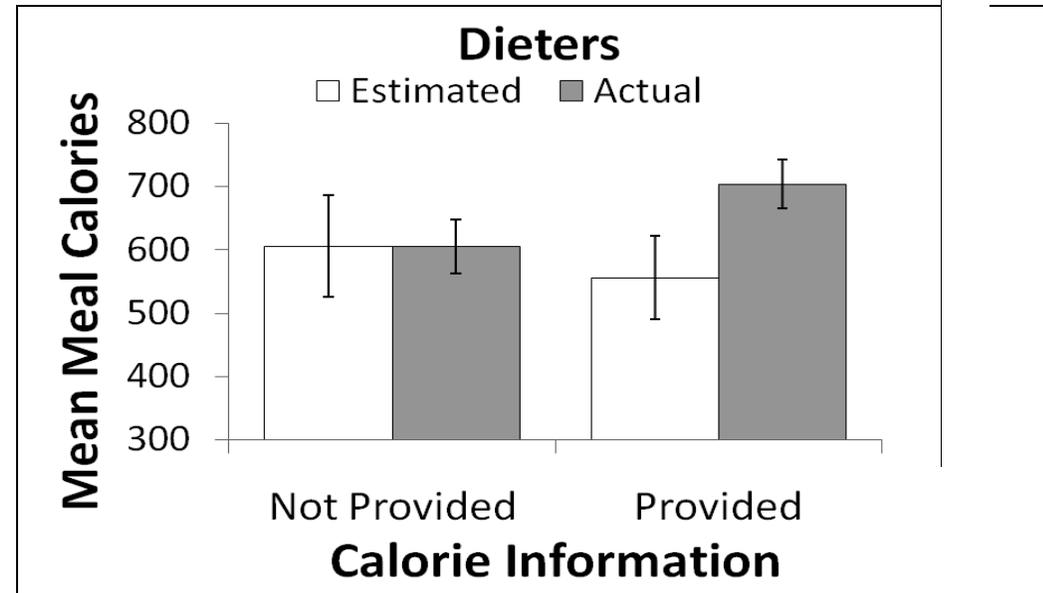
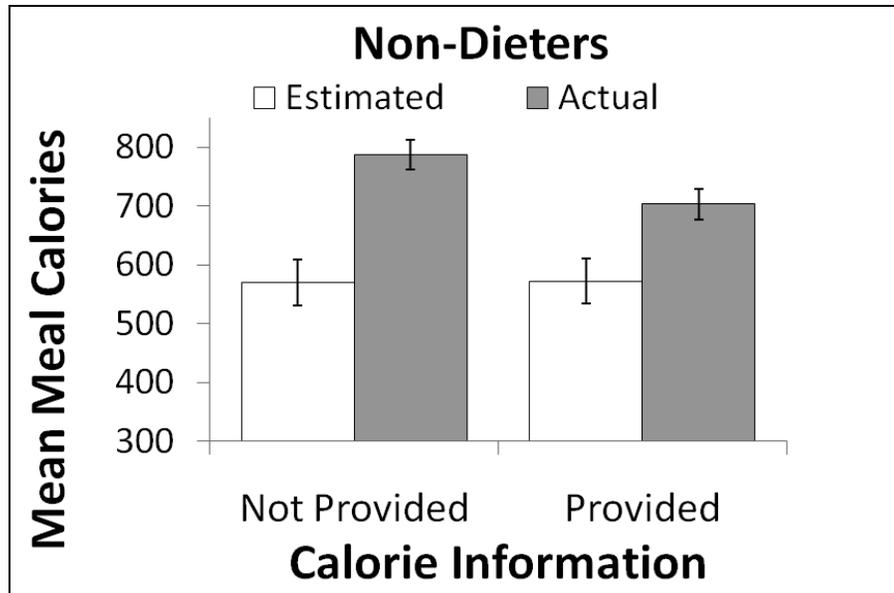
- Subway customers offered a free “Meal Deal” for filling out a short survey
- 2x2x3 Design:
 - Calorie Recommendation (Present vs. Absent)
 - Calorie Information (Present vs. Absent)
 - Convenience (Low-Calorie, Mixed or High-Calorie Featured Menu)

Results: Information

- No main effects on calories ordered
- However, significant calorie information x on-diet interaction



Providing calorie information increased accuracy of non-dieters, but decreased accuracy of dieters



Manipulated convenience via “Express Menu” on first page,
with full menu available on subsequent page

Low Calorie

VS.

Mixed

VS.

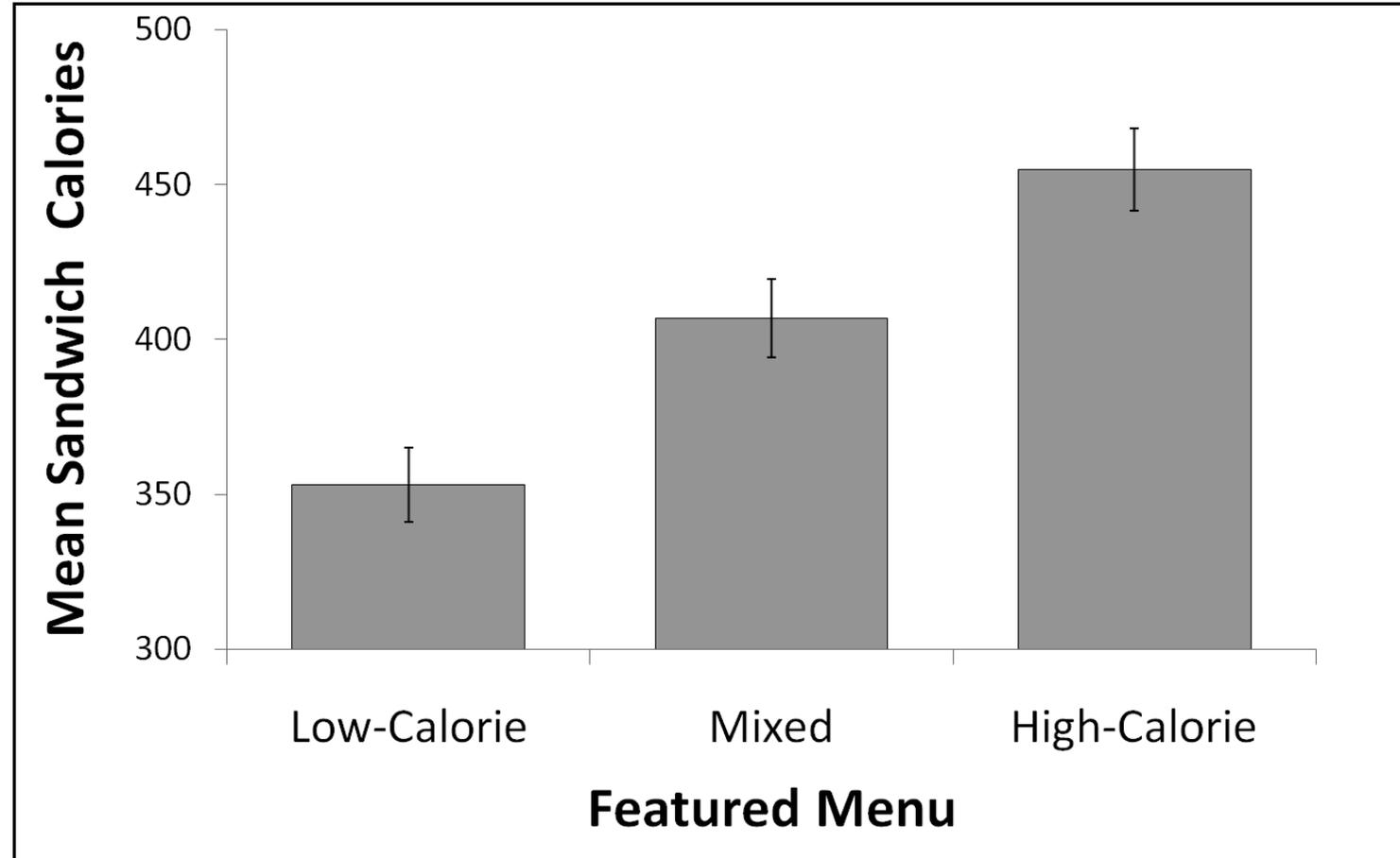
High Calorie

Cal	6" sub	
280	Turkey Breast (Sliced Turkey Breast, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
290	Ham (Sliced Ham, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
290	Roast Beef (Sliced Roast Beef, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
280	Veggie Delite (Extra Cheese, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles with Extra Cheese)	
310	Oven Roast Chicken (Boneless Roasted Chicken Breast Patty, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	

Cal	6" sub	
530	Tuna (Tuna Salad, Cheese, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
290	Ham (Sliced Ham, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
280	Turkey Breast (Sliced Turkey Breast, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
500	Veggie Patty (Extra Cheese, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
310	Oven Roast Chicken (Boneless Roasted Chicken Breast Patty, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	

Cal	6" sub	
560	Meatball Marinara (Meatballs, Marinara Sauce and Cheese)	
500	Italian B.M.T. (Sliced Salami, Pepperoni & Ham, Extra Cheese, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
530	Tuna (Tuna Salad, Cheese, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
500	Veggie Patty (Extra Cheese, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	
580	Chicken Bacon Ranch (Chicken Breast Strips, Bacon, Cheese, Lettuce, Tomatoes, Red Onions, Green Peppers, Olives and Pickles)	

Results: Convenience



EAST Principles to Encourage Behavior Change

By the Behavioral Insights Team

Make it Easy

- Choose the right default (“do nothing” option)
- Ensure low effort
- Simplify messages, break down complex goals into simple, easy actions (checklists)

Make it Attractive

- Attract attention 
- Use rewards, sanctions, lotteries

EASY

ATTRACTIVE

SOCIAL

TIMELY

Make it Social

- Show that most people do it
- Use the power of networks – support, peer-to-peer
- Encourage commitment to others

Make it Timely

- Prompt people when they are most likely to be receptive
- Focus on immediate costs & benefits
- Help people plan their response to barriers

Source: Behavioral Insights Team, UK

HUMAN DEVELOPMENT
PERSPECTIVES

Risking Your Health

Causes, Consequences, and Interventions to Prevent Risky Behaviors



Damien de Walque, Editor



<https://openknowledge.worldbank.org/handle/10986/16305>

