

Health Credits

Unification of policy, industry and market
to promote healthier consumption and lifestyle

Learn Imagine Decide

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From Health Score to Health Credits

At **[Learn Imagine Decide]**, we have developed a **Health Score** that connects food groups to health outcomes.

On the basis of our Health Score, we propose a **Health Credit** system that rewards production, distribution and consumption of healthy foods.

As a tradeable currency, our Health Credit system enables market forces to determine the price of “health” and influence healthy consumption behaviours.



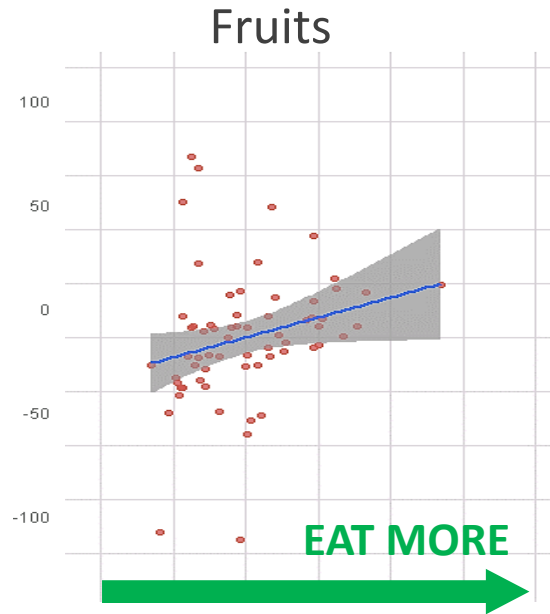
The food we eat impacts our health



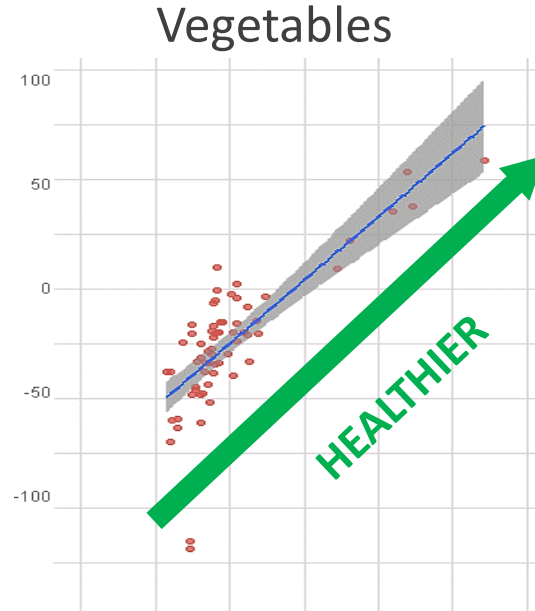
Retailers impact consumer choices

Health Credits based on Product-Segregated Health Scores

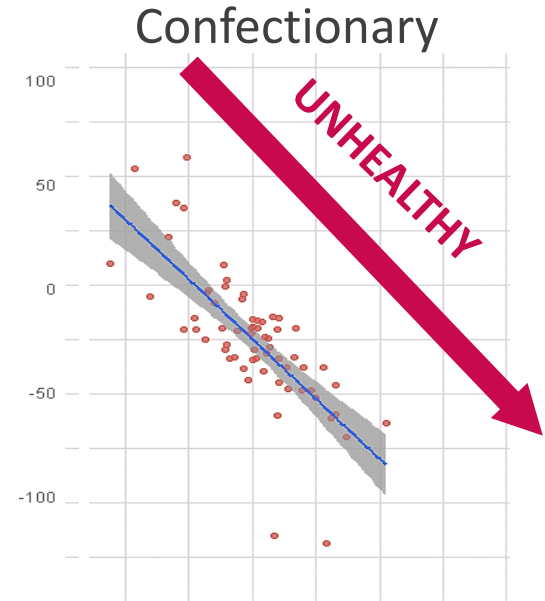
From VicHealth, we learn the cost of lifestyle diseases. From Worldsmart, we learn what people are buying. From ABS, we learn more about ourselves, where we live and how we are connected. Blending the data, we developed a **Health Score** that intuitively correlates food groups to health.



The MORE fruits you eat, the **HIGHER** your Health score



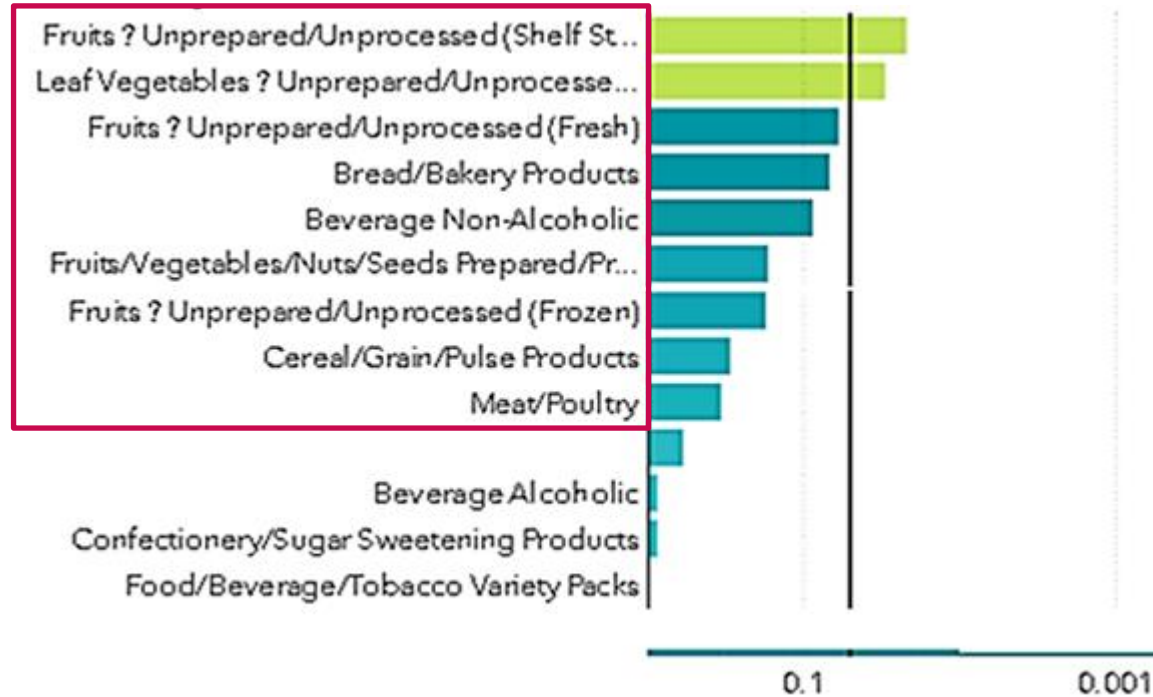
The MORE vogs you eat, the **HIGHER** your Health score



The MORE sweets you eat, the **LOWER** your Health score

Health Score as a product segregator

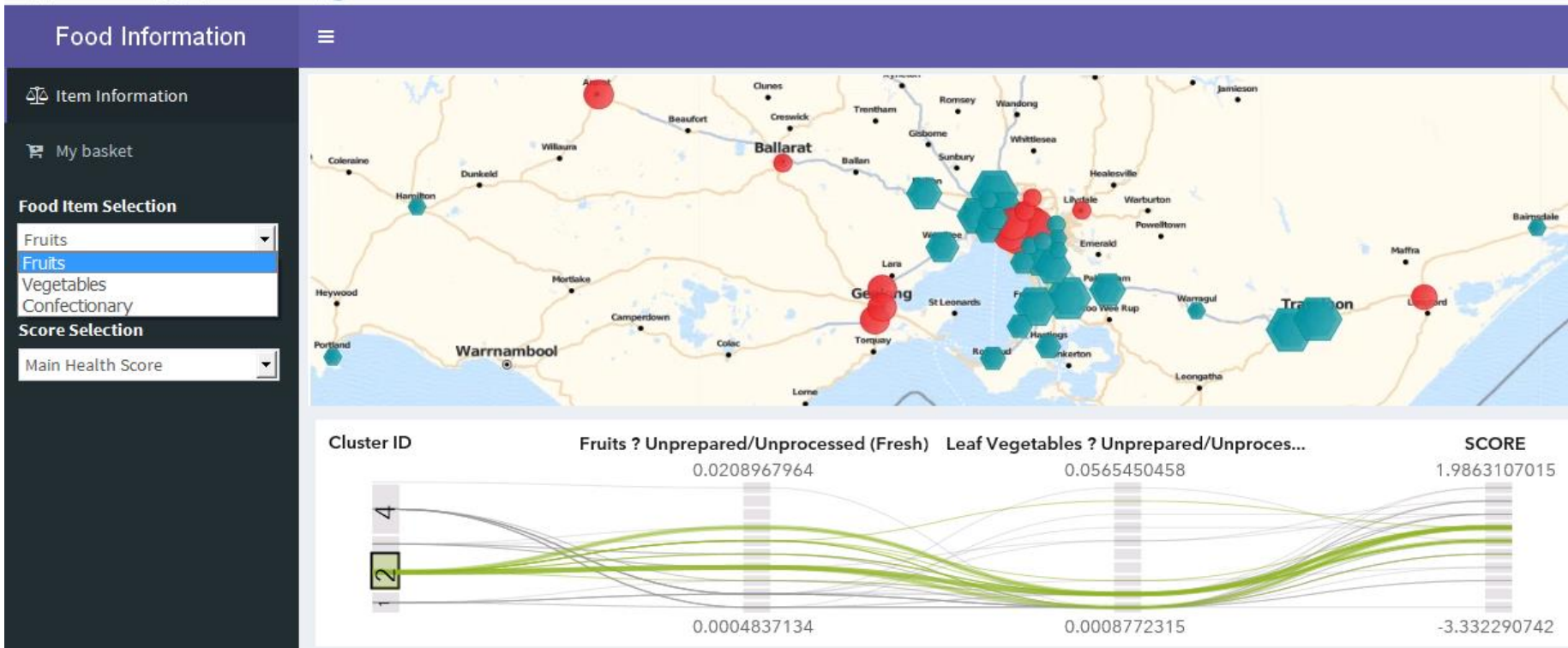
The important variables of the predictive model used to determine the Health Score are intuitively connected with food groups widely regarded as healthy.



Data-driven insights and solutions

We developed web applications to enable policymakers, lobby groups, industry and individuals to make informed choices from health credit design to healthy food choices. We plan on integrating our APIs with point-of-sale systems.

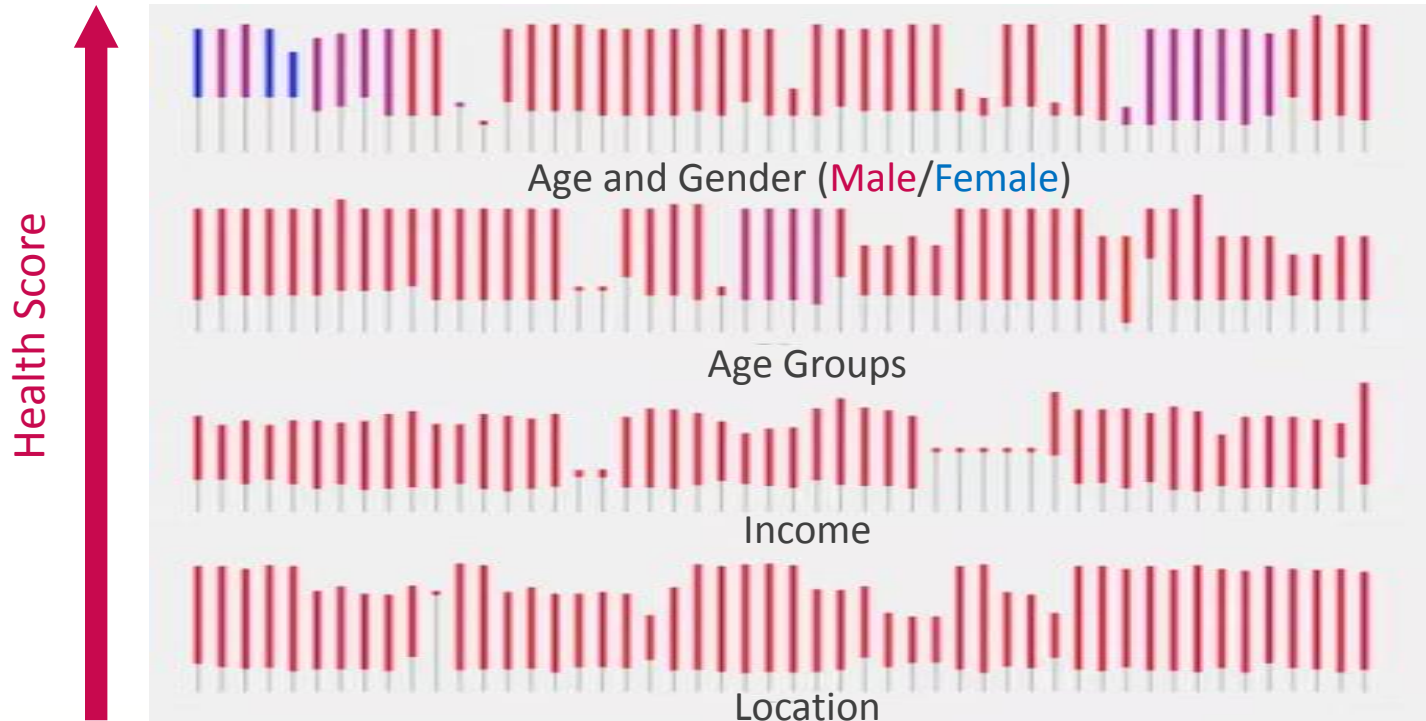
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Data used: SA3 conversion, PNH data, SA3 health, World Smart Shopping, QANTAS portfolio data, ABS Income Data, ABS Health

Balancing the social impact

We verified that the health score was impartial to age, gender and socio-economic factors such as income and geographical location. We believe the benefits of healthy living should remain universal to all, including the young and the old, the rich and the poor.



Health Credits in operation



Health Score rates the healthiness of products
HIGH = healthy LOW = unhealthy



Voluntary Participating Retailers
→ Count all healthy products sold – receipt evidence



Government (ATO) or other
If good outcome, provide:

1. Tax Deduction
2. Rewards Subsidies
3. Healthy Certified Sticker - Recognition

Feedback
Cycle



Get rewards
Promote healthy products – healthy ads
Healthy foods price reduction

Interaction between Health Score, Health Credits and Tax Benefits

**Retailer A
Decides to Join**

\$10 Tobacco
\$100 Dairy
\$100 Seafood

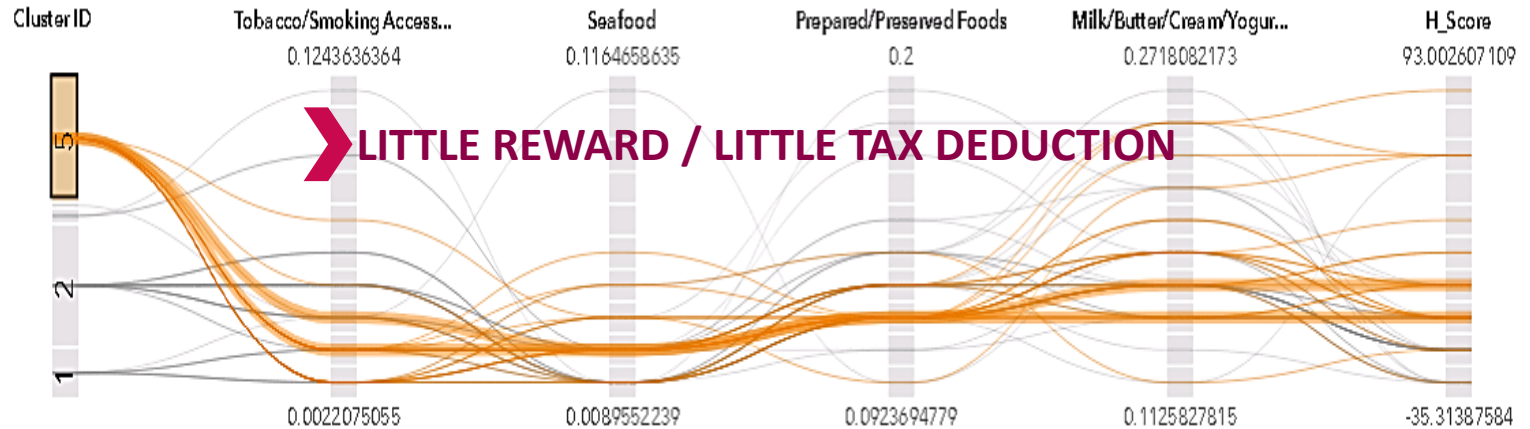
Health Score 2



**Retailer B
Decides to join**

\$1000 Sweets
\$1000 Alcohol
\$1000 Meat

Health Score -35



Multiplier Benefits for Government, Industry and Consumers

