

# Promising insights from behavioral economics

Insight	Example	Idea to test (equitably and ethically)
<b>Defaults:</b> use opt-in/out selections that make it easy to take desired actions	Sending <a href="#">flu vaccine</a> appointment details vs. info about flu clinic increases take-up from 33 to 45%	During (re)-orientation, default some into trying a wellness program activity option
<b>Reminders:</b> use nudges with relevant information that encourage desired actions	<a href="#">Nudges</a> such as “don’t miss out!” activates loss aversion; “free!” or “only takes 5 minutes” highlights ease of action	Send different reminders to subgroups to test effect of framings that may drive behavior
<b>Financial incentives:</b> how and when they are earned and available matters	<a href="#">Rewards</a> increase smoking cessation; those who agree to <a href="#">forfeit</a> some of the reward if they fail are even more likely to quit	Test effectiveness of rewards by varying goal, timing, loss framing, or group vs. individual impact messages
<b>Procrastination:</b> activate people to start (and finish) desired actions	Prompting people to <a href="#">jot down the exact date and time</a> when they will get a vaccination raises the rate from 33 to 37%	Test tools for planning or establishing commitments that make it easier to act or stick to healthier habits