

Parents searching for a teen weight loss camp have a difficult time turning over their credit card when they see the \$5,000 or more tuition rates—are there any ways to make paying for weight loss camp easier?

Some weight loss and fitness camps are even priced at \$1,000 for just one weekend. But tuition is more than a bill; it's an investment in a child's future with lifelong returns. Many families are unaware of the numerous opportunities available to offset the cost of this investment. You can use health insurance, pre-tax dollar, loans and scholarship to help pay for weight loss camp.



Health Insurance Partial Reimbursements

One way for families to recoup the cost of weight loss camp tuition is through their health insurance providers. Some health insurance companies recognize camps as weight loss treatment centers, or as extended therapy sessions, and offer partial reimbursement. Wellspring Family Camp, an international weight loss camp, outlines a reimbursement process on their Web site, with qualified families receiving approximately \$2,000 back.

The savings on camp tuition alone can be the start for health insurance savings in children's

futures. Insurance Agent Brennan Breidenstein with the Damascus, Maryland office of State Farm Insurance affirmed that parents of obese children typically pay 10-15% more than a standard insurance product. Parents may qualify for cheaper insurance policies after camp if weight loss is achieved and maintained at a healthy level recognized by the insurance provider. Without the disciplined approach to weight loss like a summer camp provides, children may be likely to mature into overweight adults. Additionally, obese children face the risk of not qualifying for policies as they age, according to William Donahoe, Executive Vice President of Columbia, Maryland's CBIZ - M.T. Donahoe & Associates, LLC, one of the nation's leading professional services and medical management companies. "Obesity is an indicator of a host of present or near future health conditions, such as diabetes, heart disease, kidney disease...so carriers tend to simply deny applicants with morbid obesity." Investing in a weight loss camp offers children a jumpstart to a healthier lifestyle, as well as a chance to preserve their eligibility for affordable health coverage as an adult.

Pay With Pre-Tax Dollars

Through various flex-savings accounts (FSAs) weight loss programs are reimbursable expenses "if prescribed by a doctor to treat obesity or other medical condition," according to the Web site of the American Fidelity Assurance Company. Individuals can contribute to an FSA with pre-tax income. Funds from an FSA can be used for medical expenses, prescriptions, vision care and, with certain companies, weight loss programs.

One Monthly Payment

The easiest way to pay for weight loss camp may be an affordable monthly payment from a loan. Just like investing in a college education with a student loan, or buying an investment property with a home loan, there are lenders available for weight loss camp. Located in Idaho, Clark Behavioral Health Financing is the only financial solutions company in the therapeutic and treatment service industry. Clark Behavioral offers unsecured (not tied to collateral assets, such as homes) loans with no prepayment penalties. Loan amounts range from \$2,000 to \$50,000, and higher amounts in unique cases. Even though the loan process for qualified applicants can be completed in just seven days, from application to funding, parents are encouraged to apply earlier. Being the only "one-stop shop" in such a specialized niche, funding through four lenders and not requiring an application fee produces a flood of inquiries each spring just before summer camp enrollment. Borrowing history, debit-to-income ratios and credit are all considered with each application. Chelsea Dickinson, Marketing Manager with Clark Behavioral, advised, "There is no magic credit score, but it does help if your score is above 680. The market changes all the time, lower scores can get in." Families should note there are closing costs,

which are calculated into the loan amount itself. Dickinson explained that individuals who are not confident in their credit history are often surprised at what funds are available. Dickinson urges anyone to call and explore funding choices, "There's no obligation and we provide accurate, free information."

Scholarships

Another opportunity to bring down the cost of tuition is through scholarship opportunities. Contact individual camps and speak to the director about scholarships and essay contests. *The New York Times* featured a story in the summer of 2008 on an essay contest winner who won an eight-week session valued at almost \$8,000. A great way for parents to save is to check in with summer camps during the year for money-saving opportunities. Camps may acquire new sponsors or grants in the off-season and have last minute award opportunities to provide. Families can request to be put on a priority email update or call list so that they have a better chance of being notified. Also inquire about special rate programs that may not be openly advertised. Ira Green, Director of the not-for-profit Camp Shining Stars in Wilson, North Carolina, said, "You wish every child could attend camp for free, but having a high quality, well-maintained facility, fun trips, special camp events and specialists in exercise, psychology and nutrition all comes at a high price." Camp Shining Stars offers a 10% discount to single mothers and hardship cases. This discount would otherwise be unknown unless families directly ask.

A Healthy, Affordable Future

The tuition of summer weight loss camp is expensive — even more so in today's economic recession. However, parents do have financing options and the ability to make it more affordable by taking advantage of the specialized alternatives that exist. Being aware of health insurance reimbursements, the ability to pay through pre-tax dollars from an FSA, loan options and scholarships, is a step closer for parents to realize the dreams of a healthy future for their children.

As with all insurance and financial decisions, and with so many unique programs available, parents should consult their own health care providers and financial services advisors to learn about their specific qualifications and what options are open to them.

By Tara Lynne Brown

Local Resources for Overweight Kids and Teens

Do you want to help your overweight kid or teen lose weight and get healthier? There are local places that specialize in helping overweight kids or teenagers. They include doctors, exercise classes and other places that will help your overweight kid or teenager lose weight.

- **The Fit N' Fun Weight Management Program** is an outpatient service at Southern Maryland Hospital Center for kids ages 6-16 and their families. The program includes food and exercise plans, weight monitoring, group exercise programs and education. Call 301-877-4661 or visit smhchealth.org for more information.
- The new **Truxtun Park Recreation Center in Annapolis** has expanded its offerings for teenagers. Ten-week classes include the Annapolis Recreation Conditioning Program for athletes; FIT Club, which enables teens 13-17 to be allowed to use the Fitness Center; Fit Tweens, which is for ages 10-13 and is taught by a Certified Fitness Trainer; and Toned Teens, which is for ages 12-16. Call 410-263-7958 or visit Annapolis.gov/recreation for more information.
- **Calvert County Parks and Rec** offers some fitness classes where teenagers are welcome, including a nine-week afternoon workout class for ages 13 and up (though those 13-16 must have a parent accompany them) and a Women's Thai Kickboxing class for ages 15 and up. Bellyrobics, a belly-dancing class, is open to those 13 and up and CardioFit is open to 16 and up. Visit co.cal.md.us/residents/parks/ to download a program guide.
- The **Annapolis Athletic Club has F.I.T.T Camp** for ages 13-15. The course covers the proper use of gym equipment and gym etiquette and includes four two-hour training sessions with personal trainers, lectures, group classes and nutritional guidelines. Those who complete the class get \$100 discount on membership and are allowed to use the gym equipment. AAC is also offering a Teens Get Fit class for ages 12-18. Beginning in January, the twice-weekly classes includes strength, cardio, stretching and nutritional information. A limited amount of scholarships are available for the class. Visit AnnapolisAthleticClub.com for more information.

