

Investing In Your Health: How Smart Choices Now Save Big Later

6 MIN READ

OCT. 29, 2025

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It's trite but true: health is wealth.

You realize it immediately after you recover from something minor, like a cold, or something major like **cancer**. Feeling healthy and normal again? You feel like a million bucks (even if you don't *have* a million bucks).

As you get older, taking care of your health becomes more important than ever. The things you could get away with when you were younger are less forgiving now.

Investing in your health is one of the smartest moves you can make. Not only for the physical and mental benefits, but the overall cost savings.

Health Care Costs Are Increasing

First, let's set the stage: health care costs are rising. A recent survey found that average annual premiums for a family with workplace insurance increased by about **6% since last year**. And if you're using the ACA marketplace, insurers are raising prices by 26% next year. Which means, taking preventative action as soon as possible can lead to the most significant savings.

Fidelity notes that your health care costs depend **on your location**, health status, and lifespan. Given these potential costs, it's essential to save enough for retirement to support your well-being and longevity. Focusing on your health today could lead to long-term savings.

Prevention Is More Cost-Effective

As the saying goes, "an ounce of prevention is worth a pound of cure." It's far easier

and more cost-effective to prevent illness than to deal with the consequences once it takes hold.

While myriad factors influence your health outcomes, it's not all up to chance. Proactive moves today can help prevent problems tomorrow. Some areas to focus on include:

- ■ Eating an anti-inflammatory, well-balanced diet
- ■ Maintaining a consistent movement practice
- ■ Prioritizing a regular sleep schedule (as much as possible)
- ■ **Managing stress** effectively or removing some stressors altogether

Simply eating a **healthy diet** could lead to staggering savings. The estimated cost savings of Americans following a healthy diet were up to \$88.2 billion per year, according to a 2019 study in the ***Journal of the Academy of Nutrition and Dietetics***. This accounts for reductions in type 2 diabetes, Alzheimer's disease, cancer, and cardiovascular disease.

Getting enough exercise is especially important for reducing potential health care costs later in life. People who increased physical activity before or while in middle age could save \$824 to \$1,874 each year on total health care costs in retirement, according to a study published in 2021 in ***BMJ Open Sport & Exercise Medicine***.

Beyond diet and exercise, your other daily habits can also have a major impact on both your health and finances.

Consider any behaviors that could have long-term consequences. For example, quitting smoking may be difficult now, but it's much easier than facing a potential lung cancer diagnosis down the road. Perhaps you find yourself drinking more days of the week than not. Cutting back or cutting out alcohol altogether can make a

meaningful difference in your health.

In both cases, you boost savings now by eliminating unhealthy habits, while potentially saving a substantial amount in the long run by avoiding a costly diagnosis. Consider which habits you can reduce or eliminate now that could pay dividends later.

“In financial terms, healthy habits deliver compound returns,” said Reggie Fairchild, certified financial planner and president at **Flip Flops and Pearls, LLC**, a financial planning firm. “Exercise, nutrition, and sleep won’t show up on your portfolio statement, but they can protect your most valuable assets: time, energy, and independence.”

A Costly Detour From A Well-Planned Life

Poor health can have a significant financial cost. It often leads to more doctor’s appointments, co-pays, specialists, and medical tests. It can also reduce your quality of life and impact your ability to work.

“As a dietitian, when people come to me to improve their health and optimize their diet, they often report issues related to low energy, feeling tired, fatigue, and poor concentration,” said Helen Tieu, a registered dietitian and founder of **Diet Redefined**. “This can directly affect the bottom line of one’s productivity at work, in business, and even at home in one’s lack of ability to be present with family. Getting sick can be another symptom of poor health and directly results in lost productivity.”

In some cases, it could seriously derail your life and career entirely. Which is why prevention is key. It’s never too late to start.

“Poor health is the most expensive detour from a well-planned life. Medical bills are

only the beginning. We see high-income professionals sidelined from their careers earlier than expected — not because they want to retire, but because they physically can't keep going. That translates into lost income, stalled goals, and in some cases, financial regret,” added Fairchild.

Rethinking Longevity

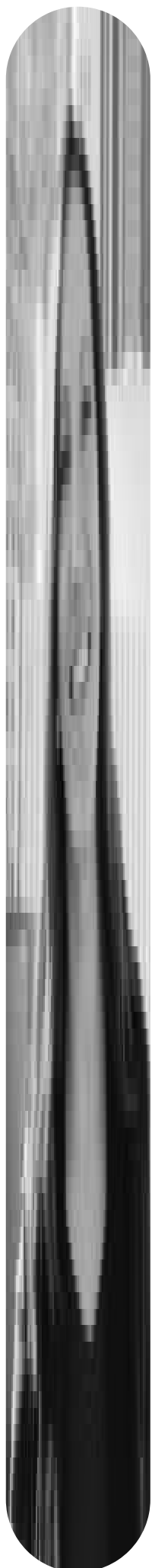
Longevity isn't just about living longer. It's about living well *and* maximizing your potential. Having more autonomy to do what you want when you want, and the financial means to do so.

“The longer you can stay mobile, sharp, and independent, the more freedom you preserve. That freedom is what turns retirement into a reward—not just a phase,” said Fairchild.

Making smart choices now with your health can help you save big later on. While that can help reduce overall costs, it can also give you something money can't buy: a healthy body and mind.

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