

Get Sick and Make Money?

The Motley Fool

By Selena Maranjian



Here's an interesting new development in the exciting world of credit cards: Some card issuers are offering rewards for money spent on health care. We all know that you can earn some dollars or points with various cards for purchases at gas stations, supermarkets, drugstores, airlines, etc. But this is indeed a new—and almost sinister—twist.

It seems, for example, that **Aetna** (NYSE: AET) and **Bank of America** (NYSE: BAC) have put their heads together and developed the “Aetna Healthy Living” credit card. As Tom Barlow noted at creditcardsmagazine.com:

“Now, you can wait for that heart catheter with the satisfaction of knowing you're about to rack up some serious points. And should things not go so well... ka-CHING!! Even more points. The card carrier can redeem his points on a variety of health-related items, including blood pressure cuffs and vitamins.”

He reasonably wonders: “With the Aetna card, the sicker I become, the more rewards I gather. I wonder if there are bonus points for funeral expenses?”

The bottom line

I can't quibble too much with Barlow's perspective, or his conclusion that those who stand to gain the most from cards like this are the banks issuing them. Still, I have to admit that health-care credit cards do make some sense for some people. If you're unlucky enough to face substantial health-care expenses in your life, you can at least eke out some upside to the expenses via this card's points.

While many rewards cards might counterproductively motivate people to spend more than they need to just to earn more points, I doubt that this kind of card will. I don't see people signing up for an extra colonoscopy just to rack up a few additional points.

So if this card might make sense for you, look into it. Others like it may well be forthcoming, too.

Learn more

Meanwhile, you can learn more about how to make the most of credit card rewards in the latest issue of the Fool's personal finance newsletter, *Motley Fool Green Light*, which includes an in-depth set of articles on how to [get the most miles](#), moola, or merchandise from your credit card. (It's yours for the

taking with a [free 30-day trial](#).) You can also find out more about the surprisingly interesting credit card industry in our [Credit Center](#), which features tips on how to choose the best card for yourself, how to get out of debt, and how to manage your credit effectively.

The following articles can also help you:

[The 8 Commandments of Credit](#)

[The Best Low-Interest Credit Card?](#)

[Urban Credit Legends Exposed!](#)

[\\$24 Billion to Card Companies... for What?](#)

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