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## Mandatory Health

By Lisa Takeuchi Cullen

If health-care reform lags slightly behind *American Idol* as a water-cooler topic in your office, it might be because you're one of the 160 million — or 3 out of 5 non-elderly Americans — whose employers pony up for your insurance. That cushy deal is changing, thanks to Americans' Oreo-eating, couch-hugging, nicotine-clinging ways. Soon the boss may tell employees to get healthy — or get lost.

The health-care contract between American workers and their employers began when Franklin D. Roosevelt left health care out of his New Deal. Labor restrictions, tax breaks and accounting rules induced employers to offer private health insurance to workers. In 1940, 21 million Americans were enrolled in company-sponsored health plans; by 1950, 142 million. Privatized health insurance seemed like a glorious triumph for capitalism. Keep government out; let industry thrive!

Then costs exploded. Health-care expenditures in the U.S. totaled \$27 billion in 1960; in 2005, \$2 trillion. Oh, workers paid their part, in the form of premiums and co-pays. But as benefits grew more generous, employees' contributions shrank, from 48% of all health-care costs in 1960 to 15% in 2000, according to the *New England Journal of Medicine*. Employers balked. So, along came managed care, as well as a jumble of other cost-tamping innovations, including high-deductible plans and health-savings accounts.

The latest innovation may wind up having the biggest impact of all: a crackdown on workers' poor health habits involving both the carrot and the (cancer) stick. See, American workers today are about as fit as caged hamsters with all-day access to the nut bowl. Our collective obesity, inactivity and refusal to part with the smokes have led to diabetes, heart disease and cancer. Who foots the bill? The boss. Who gets the blame? The boss. More than half of us cite work demands for our refusal to put down the Ho Hos and do a push-up. Eighty-four percent of Americans say we'd get healthy — honest — if only the boss insisted.

The boss is insisting. Verizon Wireless, Microsoft and Dow Chemical dangle cash bonuses for workers who lose weight or stop smoking. A growing number of employers assign "health coaches" to monitor workers' diets and lifestyles. Two-thirds of companies offer so-called wellness programs. Office-furniture maker Steelcase is marketing a treadmill equipped with a computer: a hamster wheel with e-mail.

Some bosses are done being nice. They're firing workers for smoking, and they're screening job applicants for nicotine. Your home is no haven: Gary Ross of San Francisco was canned by a telecommunications company for using legal, medically prescribed marijuana to ease chronic back pain from injuries sustained in the Air Force. In December, a state court upheld the firing. With costs rising, count on employers to keep truffling for ways to save a buck. Count on higher premiums and deductibles, tighter restrictions on treatments, more intrusive screening and monitoring. Don't be gobsmacked if genetic testing figures into employment sooner or later. Or if want ads begin to ask for — along with fluency in Java — a clean bill of health.

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