

#9 Mandatory Health. Bosses are trying to force their employees to live better. Yep, it's legal

BY LISA TAKEUCHI CULLEN

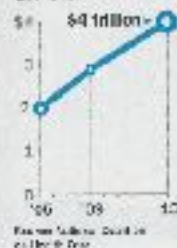
IF HEALTH-CARE REFORM LAGS SLIGHTLY behind, American (alas) austero-entertopic in your office, it might be because you're one of the 160 million—or 3 out of 5 non-elderly Americans—whose employers pony up for your insurance. That costly deal is changing, thanks to Americans' Oreo-eating, couch-tugging, 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, \$7 trillion. Oh, workers paid their part, in the form of premiums and co-pays. But as benefits grew more generous, employees' contributions shrank, from 28% 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 innova-

THE DATA

Projected health-care spending in the U.S.



Source: U.S. Social Security Administration



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tions, 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 rapid 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 bees insisted.

The bees 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: Cary Russell, 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, want an employer 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 nix begin to ask for—along with fluency in Java—a clean bill of health. ■

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2005 A crisis forecast
Studies find that 21% of U.S. adults smoke and 87% of workers are obese

2005 Crackdown on eigs
Employees at Weyco Inc. in Michigan are fined for refusing a nicotine test

2005 Fat and fired
A New York suburb beats its sales tax district, claiming he was fired for obesity

2007 Wedding approved
Department of Labor lets employee's spouse for punish worker lifestyles

2008 Smoke siders
Federal courts allow a fired smoker to sue his former employer for firing him