

# Business leaders ponder presidential candidates' health plans

12:00 AM CST on Wednesday, January 30, 2008

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The Texas primary is more than a month away, but local business leaders spent Tuesday's lunch hour pondering how presidential candidates' plans could affect their bottom lines.

Brent Wolfe, employee benefits director at Southwest Airlines Co., helps oversee employee benefits for more than 36,000 employees and says the next president's health care plan could change the nature of his job.

"If the tax benefits were taken out of it, then the employer is no longer a viable player in the market, which I think remains to be seen whether that's a good thing or a bad thing," he said.

Benefit coordinators, insurance representatives and physicians filled a conference room at the Doubletree Hotel Dallas Galleria to hear Jim Klein, president of Washington, D.C.-based American Benefits Council, simplify health proposals of the three leading candidates from each party. The group is the nation's largest organization of employee benefit professionals, who oversee benefit plans for more than 100 million Americans.

Employers are interested in health reform because their overall costs are going up, with no end in sight. Towers Perrin, a human resources company in Stamford, Conn., says costs will jump an average of 7 percent this year, increasing to \$9,312 per employee. The overall increase since 2003 is a whopping 45 percent. Employers pay the bulk of those costs, but they are increasingly shifting costs to workers.

Health reform is listed as a top concern for employers and employees nationally. In a Harris Interactive Poll conducted Jan. 4-6, the high cost of health care was listed just behind the Iraq war as a top concern.

After the new president takes office, the role of employers could swing dramatically, from Democrats' plans requiring employers to provide health care to Republicans' plans to reduce employers' health care responsibilities, Mr. Klein said.

The election could also influence labor negotiations for a few Dallas-area companies, namely those in the airline industry. Health benefits historically have been linchpin in labor negotiations, Mr. Wolfe said.

During the wage and price controls of World War II, companies offered health benefits in lieu of higher wages. After the war, labor unions demanded health insurance as a benefit of employment. Today those demands continue locally as American Airlines and Southwest negotiate with labor unions.

But Marianne Fazen, executive director of the Dallas Fort Worth Business Group on Health, which sponsored the luncheon, said she took away from Mr. Klein's speech that "the employer-sponsored system will still be a part of the solution."