

What's In It For Me?

OUR UNIONS' TAKE ON THE NEW HEALTH CARE PROPOSALS

Congress has to stand up for working families and stand up to the insurance companies

Giant insurance companies call the shots in health care today. Because they do, health care costs too much, covers too little and excludes too many. And things are getting worse.

This is America's chance to fix our broken health care system. President Obama started things by proposing to put insurers in their place. Versions of his proposals have been working their way through Congress, which is going to vote on health care reform when members return from their August recess. So August is the time to tell Congress to vote for health care reform that works. Tell them to stand with President Obama. Tell them Health Care Can't Wait!

President Obama's health care proposal works for union members. Here's how it would work for you—even if you have a strong union health benefit plan.

■ **Health care reform stops insurance company abuses.** It will take a federal law to change the way insurance companies do things. We can't trust their promises without a law with teeth. Here's a short list of abuses that will stop when we win:

- Insurance companies won't be able to refuse to pay a claim or give you coverage because you were sick sometime in the past.
- Your out-of-pocket expenses will be capped. No more going broke because of a serious illness or injury.

- Insurance companies will have to cover the cost of checkups and preventive care.
- Insurance companies won't be allowed to drop you if you get sick.
- They won't be able to charge women higher rates than men.
- They won't be allowed to cut you off when your treatment costs reach some arbitrary amount.
- They will have to cover your children until age 26 instead of dumping them at 19.
- **Health reform helps your doctor and nurse take better care of you.**
- Insurance company bureaucrats no longer will tell your doctor what to do. Less hassling with insurance companies means more time spent with patients. Add in financing for modern technology and better and faster reliable information on new medicines and procedures so your doctor and you can decide on the best course of treatment.
- **Health reform holds down rising health care costs.**
- Think how much easier contract negotiations will be when America gets a handle on rising health care costs.

- President Obama's vision for health care has cost containment at its center. He recognizes that unless we slow the growth in health costs, middle class families, employers and government at all levels will be crushed by a mountain of unaffordable bills.
- Caps on out-of-pocket expenditures and limits on extravagant spending by insurance companies will mean that smaller amounts of future wages will be needed to maintain coverage.
- Our insurance costs today help pay for care for the uninsured. Higher hospital and physician charges add more than \$1,000 a year to family insurance premiums. That will be greatly reduce or eliminated once President Obama's vision of covering everyone is achieved.
- Requiring all employers to either provide coverage or pay into a national insurance fund is a major step toward getting everyone covered by quality care.
- The new "insurance exchange" will cut insurer marketing spending and administration costs for claims.
- New medical research on the effectiveness of new drugs, procedures and equipment will give patients, doctors and hospitals information for deciding on the best treatment at the best price.
- The new public health insurance option will drive down costs by forcing private insurers to compete and end the cozy relationships that allow insurers to pay hospitals and providers top dollar to monopolize the insurance business in a local area.
- By creating incentives for hospitals and physicians to follow up when a patient is discharged from the hospital, the system will save billions of dollars in medical costs due to preventable readmissions.
- Basing payments to hospitals and physicians on the quality of the health care they provide, instead of the quantity, will revolutionize health care financing by eliminating tens of billions of dollars in waste.

■ **Health reform means health care will be there for you, *no matter what*.**

- If you lose your job, or your kid loses his. If you get sick. When you retire. **No matter what.** If your plant closes or your company goes into Chapter 11. **No matter what.** Health care reform provides for a number of options—including a public health insurance alternative to private companies—for

getting good coverage that complies with the new insurance rules, along with subsidies for those who need them. That means you and your family can't fall through the cracks. **No matter what.**

■ **Health care reform goes after free-rider companies.**

- Nonunion companies will have to pay their fair share for the first time instead of dumping their health care costs on the rest of us. The Obama vision for health care reform would require businesses to either provide coverage or pay into a national insurance fund for the first time.

■ **Health care reform helps businesses afford health coverage.**

- Reducing insurance costs helps, and so does a big public purchasing pool that will drive down costs for everyone, including those with private coverage. There will be fewer hassles and more choices. And the smallest businesses will be eligible for subsidies.

■ **Health care reform helps American manufacturers.**

- Keeping health costs down means more production and more exports. President Obama's vision of reform also helps industries with older workforces modernize without casting off their retirees.

■ **Health care reform saves state, county and city governments and budgets.**

- California won't go broke every year. There will be more money for education and for needed construction projects. Public-sector workers won't be scapegoats any more.

We are so close to finally getting real reform. But getting over the finish line will be a battle. We are up against giant insurance companies, a Republican Party that wants President Obama to fail and the corporate media like Fox and Rush. The same cast of characters fighting health care reform is trying to stop labor law reform. They don't want us to Turn Around America so it works for all of us, not just the rich and powerful. Get ready for an August filled with dirty politics and lies. That's how they operate.

Labor's answer is people power. President Obama's proposal for health care reform works for union members, so union members are going to work for health care reform. Congress has to hear from you this August.

Tell Congress working families want health care reform that works. Health care can't wait.