

"I Have Great Insurance ... Why Would I Want Healthcare Reform?"

It's true that many USW members enjoy some of the best healthcare insurance around. For years, many of us have made it a top priority at the bargaining table. Now that the national debate is focused on reforming healthcare, many members are wondering: *Why would I want reform?*

Here's Why:

- **Healthcare is often the most difficult issue in our negotiations.** Premium costs have risen 138 percent in the last decade. Employers try to pass off those costs to us. Throughout our union, we're seeing plan changes with higher deductibles, co-pays, etc. We're also seeing fewer wage and benefit increases as trade-offs for maintaining coverage. Many employers are even trying to dump health insurance altogether both for us and especially retirees. And, it's only going to get worse. . .
- **Rising costs will continue to make negotiations harder.** Within 10 years, the average family plan will cost more than \$30,000 per year. We can expect more strikes, disputes and bargaining trade-offs if nothing changes as we struggle to keep our coverage in place.
- **Rising healthcare costs continue to be a driving force in companies shifting production overseas.** Easing the healthcare burden gives employers one less incentive to abandon U.S. workers.
- **We're paying twice for the uninsured.** As taxpayers, we know we pay for things like Medicare, Medicaid and VA benefits. But, did you know that through our insurance premiums, we also pay for the 46.3 million who are uninsured? When the uninsured get medical care they can't pay for, those of us with insurance foot the bill. Right now the premium cost for family coverage includes about \$1,100 due to this cost-shifting. With a reformed system, the burden won't be so heavy on a few.
- **We might not always have the jobs we have right now.** Many Steelworkers are employed in industries that are under constant attack from foreign competition and the economic crisis. While our union continues to fight on nearly every front to protect jobs, what happens if your job ends? What happens if you get sick and can't work? What happens when you retire? Without healthcare reform, our ability to get healthcare and remain financially secure are always uncertain.
- **It's our friends, family members and neighbors who are the uninsured.** One of them dies every 12 minutes because they lack insurance. It's just wrong.