

Talking with Co-Workers About Health Care Reform

Hello _____, do you have brief minute to talk about something really important?

Are you following the debate about health care reform that's going on in Washington right now?

LISTEN AND TRY TO BE RESPONSIVE TO ANY SPECIFIC REACTION (SEE THE ATTACHED SHEET). A GENERAL PITCH FOR THOSE WITHOUT A FIRM OPINION MIGHT INCLUDE.

You may know that the National Education Association and WEAC strongly support health care reform this year. That's partly because we all believe every American deserves good, affordable health care no matter what happens with their job. There's also a lot at stake for us in this debate that impacts our salaries and insurance costs.

Nationally, health insurance costs doubled in the past nine years. Our current family premium costs _____. That's almost (or more than) one-half the cost of a starting teacher salary. If we don't reform health care this year, in just eight or nine years our health insurance plan will cost more than many teachers' salaries. Close to \$40,000. We've already lost a lot at the bargaining table on our salaries and benefits due to these rising health insurance costs. It's going to get much worse if Congress does nothing.

Forces opposing health care reform for ideological reasons or for their own profits have been using misleading information to sow doubt and confusion. Here are some facts you should know about what Obama proposed and what is being considered in Congress.

- If you like what you have, you keep it. People with good group coverage will keep this coverage, and will receive new protections that will help retain quality benefits.
- The government will put an end to the worst of insurance company abuses. No one can be denied coverage or overcharged for coverage because of "pre-existing conditions." No one can have their coverage dropped when they have an expensive health problem.
- People who lose or never had good insurance through their employer will have access to quality health insurance and help to pay for it through a new national, health insurance exchange (one-stop shopping place). The exchange will include a choice of private insurance plans and a non-profit, public plan like Medicare. People cannot be denied or overcharged for insurance because of their age, health condition, gender or other risk factors.
- None of the proposals being considered increases the deficit. They are all paid for with real cost savings and modest tax increases on the wealthiest Americans.
- Serious measures will be put in place to finally end health care hyperinflation and keep our benefits affordable.

I want to protect the benefits I have and make sure I have access to good, affordable health care regardless of what happens with my job. Can you help to make sure health care reform passes this year in Congress?

IF YES: Ask to make a phone call. Give them additional information.

IF NO OR UNSURE: Give them additional information and follow up if this seems appropriate.

Answers to Major Doubts about Health Care Reform

At this point we don't know enough about the health care reform proposal to decide. Most details have not been provided and I need to read it for myself.

While there is still much to be decided, Obama has provided a clear and detailed framework for health care reform that Congress is following. Here is what we know already:

- The plan allows us to keep our health insurance from our employer.
- Insurance company abuses like denying coverage for pre-existing conditions or dropping people who get sick or injured will be ended.
- There will be minimum standards for quality coverage for everyone.
- There will be significant help for people who can't afford health insurance.
- There will be serious measures to stop health care hyperinflation and keep our benefits affordable.
- For seniors and our Medicare-eligible retirees, the drug benefit donut hole will be eliminated, saving seniors millions in drug-related costs.
- The plan is paid for and does not increase the federal deficit.

Most of all, we know that if we wait and do nothing, then health care costs will continue to skyrocket and there's little chance we will maintain the benefits we have.

That's why the National Education Association and WEAC support the basic reform that has already been proposed.

I am concerned that this is a big government takeover. I don't think anything good can come of it if the government gets more involved in health care.

I think you should be very skeptical of claims that this is a Big Government takeover. To be clear, if you have good benefits from your employer, you keep them. Everyone else will have the option of choosing among private plans and a non-profit, public option like Medicare.

What the government will do is:

- Stop the worst insurance company abuses like selling substandard plans, refusing to cover people with pre-existing conditions and dropping people's coverage once they get sick or injured.
- Provide real help to people who can't afford health insurance.
- Take serious measures to end health care hyperinflation by stopping cost shifting, encouraging prevention and wellness and encouraging the best, most cost effective care.
- Provide real competition to insurance companies who have racked up huge profits and CEO salaries while routinely denying needed care.

Besides, think about the claim that government can do nothing right. We are government employees providing a service 100% paid for with tax dollars. Are we uncaring and incompetent? Do we provide worse education than a profit-seeking corporation would provide?

I care about people who lack good health care, but I don't want to lose what I have.

It is simply not true that we can lose what we have by making sure that every American has access to good health care that they can afford. In fact, the opposite is true.

Right now we pay much more in health insurance premiums than we would if everyone were insured because our premiums subsidize the care of patients who can't afford to pay. Most recent estimates are that our premiums are \$1,000 a year higher because of this.

We pay when people end up with advanced, expensive conditions because they can't get preventative care or proper detection and early treatment of serious health conditions.

We pay when insurance companies load up on bureaucracy that works to deny coverage to higher risk people and drop coverage for sick people, and then make outsize profits by doing this.

You have a much greater chance of losing your good health benefits if Congress does nothing. Our current benefits are becoming less affordable.

I am concerned that we cannot afford health care reform. The government is already spending too much.

Neither Obama's plan nor any of its variants in Congress will increase the deficit. All are paid for.

According to the Congressional Budget Office the biggest threat to the federal budget is the skyrocketing cost of health care. Over the long haul, reforming health care will actually save a huge amount of money by:

- Stopping the cost shift by which our high health insurance premiums subsidize the care of uninsured people who end up in the emergency room (\$1,000 per year).
- Investing in prevention and wellness so that fewer people end up with really expensive health conditions.
- Reducing the bureaucratic waste of insurance companies trying to figure out who not to insure and how to deny coverage for care.
- Ratcheting down insurance company profiteering by making them compete with an efficient, popular non-profit health plan like Medicare.
- Conducting and publicizing unbiased research on what medical treatments are best and most cost effective.

There will be an initial investment necessary to reform health care. In all of the proposals in Congress this is paid for by a combination of concrete savings in Medicare and Medicaid and a modest tax increase on the very wealthiest Americans.

I really need to read up and think about this.

There is so much misinformation on health care reform right now, it's a good idea to do your own research. Here's some information you may want to look at (provide handouts). Also, you might learn a lot by visiting WEAC's health care resources web page at www.weac.org/healthcare which has a lot of good materials and links to many other good sites. Be sure to log in as a WEAC member to have access to all of the resources. Finally, www.factcheck.org has straight information on some of the claims being made.