

Health Care Reform

Build from What Works and Fix What Doesn't

LIUNA – the men and women who build America – are leading the fight to guarantee access to affordable health care coverage by building on what works and fixing what doesn't.

Health care costs must be contained for reform to work.

- Costs have increased four-times faster than workers paychecks in the past eight years and if not contained will soon eat away 25 percent of our economic output. That is not sustainable for workers or employers and it is no way to build a middle class economy.
- We know how to contain costs, starting with prevention and better treatment of chronic diseases – which account for most health care costs – and by making our insurance and health care delivery systems more efficient. We must reduce the myriad of costly state regulations by making sure that new insurance standards are set and enforced only at the federal level.
- A public option for coverage will help reduce costs by increasing competition – but it can't undermine existing plans by allowing individual opt-outs to a public plan.

Freeloaders must finally pay their share.

- Currently, employers and workers with health care coverage pay for those employers who don't provide coverage. That puts good employers at a competitive disadvantage and unfairly taxes workers with coverage.
- Any reform must rein in freeloaders by requiring employers to maintain an adequate plan for its employees and dependents and pay a fair share of the cost – or pay an equivalent amount for a public health plan for the uninsured.
- Requiring everyone to be responsible will reduce costs and free revenues for real reform.

Taxing workers' health insurance is a double offense – it violates the President's campaign pledge and it makes those who already pay, pay again.

- President Obama ran for office opposing taxation of health insurance and that is why many LIUNA members supported him. Most LIUNA members get healthcare by paying for it out of their own pockets – not from employers – and are already struggling with escalating costs.
- Workers with health care coverage already pay a premium – as much as a third of the cost of their coverage to make up for employers who don't provide coverage for their workers. Taxing them to provide coverage for the uninsured only exacerbates the pain.

As in the medical profession, reform must do no harm.

- Reform must reflect the reality of workers' lives, including those in the construction industry. During periods of unemployment, there must be a mechanism to maintain existing coverage, rather than bouncing a worker between his health care plan and another plan.