

**Comparison of CWA's Health Care Priorities with
H.R. 3200, Legislation in the U.S. House of Representatives
As of July 24, 2009**

CWA Priority	H.R. 3200
Overall Assessment	<ul style="list-style-type: none"> • This bill is the best we will get out of House and Senate. • Covers 97% of Americans (94% counting undocumented immigrants). • Lets CWA members keep the good health care we have won. • Requires most employers to provide coverage to their workers, leveling the playing field between union and non-union firms. • Saves responsible employers large sums because employers of spouses will have to pay for coverage instead of free-riding. • Protects retirees by expanding Medicare coverage, lowering insurance costs and helping employers to maintain coverage for pre-Medicare retirees aged 55 to 64. • Does not tax health care benefits, but taxes the wealthy. • Creates a public health insurance plan to compete with private insurance to promote competition, drive down costs, give people more choices and keep insurance companies honest. • Strongly regulates insurance companies to prevent abuses – denials of coverage, pre-existing condition exclusions and charging much more for coverage based on medical condition. • Brings costs down by removing overpayments to insurance companies, drug companies and inefficient hospitals.
Employers should be responsible for covering their workers (known as an “employer mandate” or “pay or play”)	<ul style="list-style-type: none"> • Requires larger employers to offer coverage and contribute <u>at least</u> 72.5% of the premium cost for singles and 65% for families. Employers offering coverage today pay 80% of the premium cost for singles and 75% for families on average. • If an employer doesn't provide coverage they must pay 8% of payroll into a health trust fund that is used to provide coverage. • Provides subsidies of up to 50% for small businesses and exempts very small low-wage firms from providing coverage.
Guarantee coverage for pre-Medicare retirees	<ul style="list-style-type: none"> • Subsidizes employers and trust funds that offer health benefits for pre-Medicare retirees aged 55-64. • Government would reimburse firms for 80% of the annual health costs incurred between \$15,000 and \$90,000 for an individual. • Sets up a \$10 billion reserve program that ends when the funds are depleted.

CWA Priority	H.R. 3200
Guarantee people a choice of private and public health insurance options	<ul style="list-style-type: none"> • Creates a new public health insurance plan to compete with private insurance companies. This plan will cost at least 10% less than private insurers but offer the same good benefits. • Limits participation to individuals and employers with 20 or fewer people in the first two years. Leaves it to be decided later when larger employers can purchase coverage through the public plan – a CWA goal. • Sets physician payments in the public plan at the Medicare rate plus a 5% bonus. Hospitals will be paid at the Medicare rate. These are important measures to control costs.
Do not tax the health care benefits of working families	<ul style="list-style-type: none"> • Does not tax the health benefits of workers, which currently are tax free. • Half of the \$1 trillion in new spending over 10 years is raised by reducing payments to insurance companies, drug companies and by making the Medicare and Medicaid programs more efficient. • The other half is raised from wealthy individuals through a modest surtax on those families earning more than \$350,000 a year – just 1.2% of families.