

Direct-Care Workers Need Health Reform *Now*

“Our \$3,200 per year family plan had a \$10,000 deductible... for each family member!”

Helen Hanson,
Home Care Worker, South China, Maine

Like millions of other Americans, Helen Hanson and her husband, of South China, Maine, couldn't afford to buy comprehensive health insurance. In her job as a direct-care worker caring for Maine's elders, wages are low, and Helen's employer couldn't afford to offer affordable coverage to its employees. Her husband did not have health insurance through his job either.

“We wanted protection from bankruptcy, and paid \$3,200 a year for a family plan with a \$10,000 deductible,” said Helen. “Because my mother died of cancer in her early 40s, I know the benefits of annual abdominal screenings and yearly mammograms, but these cost me nearly \$3,000 per year. Our total family medical bills never reached the \$10,000 threshold.”

Then Helen's husband had an accident that injured his hand. The surgery alone cost \$13,000 and Helen thought that finally the insurance would start to cover some of their bills. “I then learned that our deductible was \$10,000 per family member, so I canceled the insurance immediately,” she said. “It just wasn't worth it.”

“In our jobs, we are twice as likely as other Americans to be without insurance,” Helen said. “I'm well aware of the trouble most direct-care workers have in obtaining affordable insurance that provides comprehensive benefits.”



Public Option
Affordability
Good Benefits

**Insurance
Market Reform**
Exchange

Quality Coverage Can't Wait

Tens of thousands of direct care workers are in the same boat as Helen. Whether offered employer-based insurance or not, coverage is simply too costly. To keep prices down, insurers exclude many vital services, or require families to pay deductibles that are frankly exorbitant. From Helen's point of view, the cost is just too high when weighed against the risk of a family member falling seriously ill.

High-deductible plans like Helen's are not health coverage that workers can count on when they need to go to a doctor, whether it's for a routine screening test or for care after a serious accident.

Meaningful Reform Must Change Private Insurance Practices

The PHI Health Care for Health Care Workers Campaign urges Congress to:

- Put an end to these high deductible plans and minimal health savings accounts that leave families at risk
- Create an essential benefits package, as included in the House Bill that offers real security by:
 - Eliminating co-pays and deductibles for preventive care
 - Prohibiting annual and lifetime coverage limits, and
 - Barring insurance companies from denying or reducing coverage based on pre-existing medical conditions.
 - Paying at least 70 percent of the actuarial value of the covered benefits, improving access and affordability.

By 2016, direct-care workers will number 4 million, America's single largest occupation. Health care reform that is good for direct-care workers is good for America.

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Also see PHI PolicyWorks, our policy website:
www.PHInational.org/policy



Health Care for Health Care Workers (www.coverageiscritical.org), an initiative of PHI, seeks to expand health coverage for workers who provide support and assistance to elders and people living with chronic conditions and/or disabilities. These consumers need a skilled, reliable, and stable direct-care workforce to provide quality long-term care services. We believe that one way to ensure a quality direct-care workforce is to provide quality direct-care jobs—jobs that offer health coverage and pay a living wage.



PHI (www.PHInational.org) works to improve the lives of people who need home and residential care—and the lives of the workers who provide that care. Using our workplace and policy expertise, we help consumers, workers, employers, and policymakers improve long-term care by creating quality direct-care jobs. Our goal is to ensure caring, stable relationships between consumers and workers, so that both may live with dignity, respect, and independence.