

Direct-Care Workers Need Health Reform *Now*

*“I’m lucky to have Vermont’s
public insurance plan.”*

Linda Holden, Family Caregiver
East Haven, Vermont

Linda Holden of East Haven, Vermont, knows how lucky she is to have the government-sponsored program called Green Mountain Care. Linda was able to secure health coverage for herself at a cost she could afford. But it wasn’t always this way.

“When my husband was stricken with a debilitating stroke eight years ago, I had to leave my job in the school district and care for him full-time,” Linda said. “Up until then I always had employer coverage, and at the time wasn’t really thinking about the effect that leaving my job—and the health insurance it provided—would have on my life.”

Although she was eligible to receive some compensation for the home care services she was providing through Vermont’s Attendant Services Program, Linda couldn’t afford either the COBRA plan available to her — nearly \$700 per month — or individual private coverage. She tried a private health discount program, but doctors didn’t recognize it. Until she found Green Mountain Care and its Catamount Health plan, she really didn’t have any viable health insurance options.

“I know I’m lucky,” Linda said. “But I also know that a strong public option that’s affordable for low- and moderate-income people in Vermont isn’t available to most people living in the rest of our nation. Coverage that’s affordable: that’s all Americans are looking for.”



Public Option

Affordability

Good Benefits

Insurance
Market Reform

Exchange

Public Insurance You Can Count On

Many direct-care workers share Linda's experience with private insurance. It can be too expensive, unreliable — and the types that *are* affordable don't really provide coverage. That's why Congress needs to ensure that, like in Vermont, a public health insurance plan is available to all Americans.

- **Choice.** A public plan provides choice, competition, and an alternative to private insurance that is fully accountable.
- **Affordability.** Research shows that a public plan could provide more affordable coverage through savings from lower administrative costs and innovative payment methods.
- **Access.** A public plan—like Medicaid—could fill important gaps for direct-care workers and other low-income Americans without employer-sponsored insurance. Four out of ten direct-care workers live in households that rely on public benefits to make ends meet. Without Medicaid, the number of uninsured direct-care workers—currently nearly 30 percent—would be even higher.

Lower costs, more choices, and affordable coverage: that's all that most Americans are looking for.

The Public Option Is Crucial to *Real* Health Care Reform

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

- Include a public health insurance option, make it available nationwide on day one, offer it inside and outside a proposed national insurance exchange, and give it the authority to establish rates that pay providers fairly.
- Support the House provision that would extend Medicaid coverage to those with incomes up to 150 percent of the federal poverty level (or \$27,465 for a family of three).

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.

For more information contact:

Carol Regan, PHI Government Affairs Director and Health Care for Health Care Workers Director
202.223.8355 • cregan@PHInational.org

Steve Edelman, PHI National Policy Director
718.402.7413 • [sedelman@PHInational.org](mailto:sedelstein@PHInational.org)

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.