

# Direct-Care Workers Need Health Reform *Now*

*“It’s hard to keep my medical expenses below the annual cap.”*

Marva Diggins,  
Direct-Care Worker, Bronx, New York

**M**arva Diggins, of the Bronx, New York, bathes, dresses, and prepares meals for her elderly client seven days a week. Her client, who is in her late 80s, has cardiac problems, memory loss, and uses a wheelchair. Marva loves her job as a direct-care worker. She knows that the work she has been doing for 15 years is extraordinarily important—not only to her clients, but to their families as well.

Unfortunately, direct-care work does not pay well, and often does not provide decent benefits. Marva has health insurance, but her plan has an annual cap on medical expenses of \$6,500. As a result, when she took a bad fall in the street, she decided to forego a doctor visit.

“I worried that going to the doctor would cause me to exceed the cap on my benefits,” Marva explained. “I am a diabetic and need insulin and testing supplies, and my high cholesterol and hypertension require treatment and it all adds up pretty quickly.”

Marva worries about the cost of health care, because she earns just \$9.55 an hour and has to budget her spending carefully. When her rent increased from \$575 to \$700 a month, she had to cut back on other expenses. Direct-care workers like Marva shouldn’t have to ration their health care in order to stay below an annual cap.

## Good affordable benefits can’t wait

Thousands of direct-care workers have inadequate health coverage — insurance plans with annual caps and high deductibles that limit access to needed medical care. That’s why Congress needs to ensure



Public Option

Affordability

**Good Benefits**

Insurance  
Market Reform

Exchange

that reform establishes a solid benefit floor and standardized insurance plans for Marva and all Americans.

- **Comprehensive coverage.** Direct-care workers are primarily women, and many live with chronic health conditions. Their work is physically demanding, and they experience astonishingly high rates of back injuries, muscle strains and tears. Good benefits must include a full range of services and benefits—without annual limits.
- **Affordable coverage.** Insurance policies must have reasonable limits on out-of-pocket costs and caps on total health care expenses, not just premiums. Median annual earnings for direct-care workers are \$17,000, which means they can afford only minimal contributions towards their insurance.

## Meaningful Reform Must Set a Standard for Good Benefits

The PHI Health Care for Health Care Workers campaign urges Congress to support:

- The House provision that requires health plans to offer a comprehensive set of services — including hospitalization, outpatient, prescription drugs, and mental health services — and that covers at least 70 percent of the actuarial value of the covered benefits. The current Senate bill only covers 60 percent.
- The House bill's exemption of prevention and wellness benefits from deductibles and cost-sharing, and the prohibition of lifetime and annual benefit limits. We oppose the language in the current Senate bill that would allow for annual limits that are not “unreasonable.”
- The creation of an independent commission or advisory council that will make recommendations on what should be included in a benefits package—including cost-sharing levels—provided by all qualified plans, both inside and outside the exchange.

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](mailto:cregan@PHInational.org)

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

Also see PHI PolicyWorks, our policy website:  
[www.PHInational.org/policy](http://www.PHInational.org/policy)



Health Care for Health Care Workers ([www.coverageiscritical.org](http://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](http://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.