

# Health Care Reform

**The IBEW supports the fight for REAL health care reform.**

## Why Do We Need Health Care Reform?

- Health care premiums are increasing three times faster than wages or inflation
- Health insurance company profits have increased more than 1,000 percent during the past five years
- Workers who have health insurance now pay 68 percent more than they did in 2000
- Every thirty seconds, someone files for medical bankruptcy in the United States



**The status quo is unsustainable, and without action health care costs will crush families and businesses.**

## Five Points the IBEW Considers Essential for **REAL** Health Care Reform to Benefit Working Families

1. **A public health insurance option should be included.** This will provide competition for insurance companies, drive out waste, bring down costs, and guarantee affordable health care for all.
2. **Health benefits should not be taxed.** Taxing benefits will raise the costs for workers at a time when they need relief.
3. **Employers should be required to pay their fair share (Play-or-Pay).** This will keep companies that do not provide health care from shifting the costs to all of us.
4. **Small businesses should not be exempt.** Small IBEW employers provide health insurance for their workers, and exemptions put them at a competitive disadvantage for doing the right thing.
5. **Affordable coverage for pre-Medicare retirees should be offered.** Currently, workers who retire before age 65 have no affordable options for finding coverage on their own.

