

## **The Union difference in healthcare**

Thanks to Michigan's strong union history, many of us have excellent health care benefits. And we value those benefits. According to recent studies, in many cases health care benefits are a higher priority to us than are wage increases. Many of our union-negotiated contracts provide Michigan workers with coverage for major medical expenses, preventative screenings, health promotion/wellness programs physical therapy, rehabilitation, and prescriptions.

In fact, only 2.5% of union workers don't have health insurance. In addition, unions, through labor-management committees, are working to find ways to fight ever-increasing health care costs.

Thanks to Michigan's high union density (19%), the share of workers with employment-based health insurance is higher in our state than many other states, particularly right-to-work states.

But, in recent years, workers who are not protected by a union contract have seen their coverage decrease or disappear; their co-payments for office visits and prescription drugs increase, and their premiums grow well beyond their ability to pay.

And, we know that many workers do not have any employer-paid health insurance. The percentage of people without health care coverage in right-to-work states is almost 33% percent greater than in Michigan.

What is the impact of being under-insured or uninsured?

- infant mortality rates increase as prenatal care is late or non-existent – it is 16% higher in right-to-work states
- preventable deaths due to heart disease, diabetes and cancer increase
- diagnosis is made in late stages of a disease
- preventative care such as screening tests is almost non-existent
- prescriptions go unfilled because of the enormous costs
- no usual source of health care or regular visits to a health care provider
- chronic disease left undiagnosed or under treated
- hospital emergency department visits increase
- children struggle with untreated health issues that directly impact their ability to learn
- little or no access to specialty care such as cancer, heart disease, diabetes and asthma.
- Quality of care is diminished and they don't have timely access to healthcare

So, next time you visit your health care provider, or have a routine check of your blood pressure, or have blood work done, don't forget to thank your union for the benefits you enjoy. And, join us as we work together to make healthcare accessible to everyone – not just those of us who are fortunate enough to have a union working on our behalf.

By Carol Feuss, Michigan Nurses Association