

## First Annual Tulare County BBQ and Voter Registration Drive



It was a bright and sunny mid-August afternoon. Birds were chirping and dogs were barking. Children were playing without a care. This was the backdrop for Tulare County's First Annual SEIU Local 521 BBQ and Voter Registration Drive! Over 70 members and their families celebrated unity and diversity under the banner of SEIU. Members gave out prizes to the children and

everyone had a great time. "My child had a wonderful time. She received a back-to-school gift bag. There was really good information provided and the food was great!" said Rita Ramirez, CSO II of the Visalia Child Support Office. Tulare County Chapter President Greg Gomez spoke out on the need to build our political power in Tulare County.

We currently have a postcard campaign in process to urge the Tulare County Board of Supervisors to give frontline workers a raise. For more information on how you can help, please contact Mark Araiza at (559) 635-3728. We are also recruiting Planning Committee members to help put together our next event. Please call Mark and get involved!

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# Understanding the **AFFORDABLE CARE ACT**

Thanks to the Affordable Care Act, we now have protections and more access to affordable health insurance. About 4 million uninsured, hardworking Californians who don't have insurance through their employers, and can't afford it on their own, are now getting affordable health insurance in one of two ways:

- 1) **Qualifying for Medi-Cal**
- 2) **Buying low-cost insurance through Covered California, a marketplace for health insurance ([www.coveredca.com](http://www.coveredca.com)).**

For those who receive affordable health insurance coverage through their employer and have a labor contract in place, your coverage will not change. Covered California will mostly apply to individuals and families who are not eligible for any employer-

based insurance, such as part-time or temp workers.

However, if you already have insurance through your job, Covered California may offer an additional option if your existing insurance is too expensive per federal regulations.

### We're reaching out in your community

We cannot wait for someone else to make the healthcare law work for working people.

That's why Local 521 received a \$1 million grant to conduct community outreach about the availability of affordable health insurance options through Covered California. This fall we will be connecting with you and other Californians about the opportunity to get affordable insurance.

*The Affordable Care Act stops insurance companies from denying coverage for pre-existing conditions and makes health coverage more affordable for working families. Now it's going to take all of us – union members, health care workers, community leaders, and elected officials – to make sure that we educate the community and keep these options available for all families.~*  
 – Lydia Torres, Marriage & Family Therapist I (County of Santa Clara Department of Alcohol and Drug Services)

New income requirements for Medi-Cal	
Family size	For Medi-Cal income must be below:
1	\$15,856.20
2	\$21,403.80
3	\$26,951.40
4	\$32,499.00
5	\$38,046.60

Income requirements for buying insurance with PREMIUM ASSISTANCE through Covered California		
Family size	At least this amount	No more than this amount *
1	\$15,856	\$45,960
2	\$21,404	\$62,040
3	\$26,951	\$78,120
4	\$32,499	\$94,200
5	\$38,047	\$110,280

*\*Those with incomes above this amount can still buy insurance through Covered California, but will not be eligible for premium assistance*

Learn more:

[www.coveredca.com](http://www.coveredca.com)

[www.seiu521.org](http://www.seiu521.org)

# Why are Tulare County employee health insurance premiums going up so much?

- ⇒ **Fact:** The San Joaquin Valley Insurance Authority (SJVIA) has been charging Tulare County **MORE** for health insurance than our health plans actually cost.
- ⇒ **Fact:** Instead of questioning next year's premium increases, Tulare County politicians and administrators have been busy making political speeches blaming Obamacare for the rising cost of health insurance.

## *Why aren't politicians asking SJVIA tough questions about next year's premium increases?*

Here are a few questions they might want to ask (after they study up on the SJVIA financial report and the Tulare County Rate Renewal):

1. According to the SJVIA report for the year ending June 30, 2013, claims for health care were **11% UNDER BUDGET** while premium revenue was only down 5%. Even after all the administration and consultants' fees, SJVIA **STILL** collected \$771,835 **MORE** in premiums than it paid out. ***WHY are our rates going up so much?***
2. For the Tulare County PPO that most employees participate in, claims costs per employee **WENT DOWN by 3.47% last year**. But Tulare County is projecting that claims will go UP 8% in 2014. **Why?**

## **Don't blame Obamacare!**

As the **drop in claims costs locally** shows, Obamacare is dramatically lowering the rise in medical costs. In 2014, the taxes and fees required to fund the program will cost self-insured plans like our PPO **ONLY** about 1% of premiums. **WHY** are our rates going up so much?

3. Extra credit question: Why do we pay \$4.00 per month per employee for "JPA Consulting"? This is in addition to all of the administration costs a normal plan would pay. Who does it go to and what do they do for us?

# DON'T BE JUST A FEE PAYER!

## *The advantage of being a union member*

Service fee payers pay a fee for representation, but don't have important rights and benefits. More important, employers know which worksites have strong union members and which don't - allowing management to pick on areas that seem weak.

### Members:

- ◆ **You decide** what we seek in negotiations and what an acceptable contract is.
- ◆ **You decide** when an offered raise is enough.
- ◆ **You decide** if we go on strike.
- ◆ **You decide** who our union leadership will be.
- ◆ **You decide** what our bylaws and dues structure will be.

### Fee payers:

- ✗ **NO VOICE, NO VOTE**
- ✗ **FEWER RIGHTS, FEWER BENEFITS**
- ✗ You have to accept what voting members want in negotiations.
- ✗ You must accept the leaders that are elected to represent you.



Unions are legally obligated to represent everyone within the bargaining unit, whether or not they are union members. For this reason, those who choose not to become union members have to pay a "service fee" — their fair share of the cost of bargaining and administering the contract that protects everyone.

**In work sites where everyone is a union member, we are more effective because management knows that workers are united.**

**Do you want better wages, benefits,  
and working conditions?  
Want to have a voice in decisions?  
Become a union member today!**

For more information on the benefits of membership, go to [www.seiu521.org/benefits](http://www.seiu521.org/benefits) and call your local union office at: (559) 635-3720.