

Health Insurance questions

The Issue

As health-care costs continue to rise, and the fiscal challenges faced by school districts — and taxpayers — increase, the health-insurance benefits received by teachers and other public-sector workers are being attacked as being both too costly and generous. But, much like the criticism regarding public pensions, the criticism surrounding teachers' health insurance is often based upon myth.

Where We Stand

■ The vast majority of teachers throughout New York state are making double-digit contributions toward their health insurance

coverage. Some locals, to help districts and taxpayers in these challenging economic times, have also agreed in negotiations to opt for less generous coverage plans. Retired teachers are also paying for their coverage.

■ In fact, local teachers unions statewide — in the spirit of helping New York and taxpayers weather these tough economic times — have made numerous sacrifices at the bargaining table, including: deferring pay raises; accepting pay freezes and furlough days; and increasing their share of health-insurance premiums to help districts cut costs, lower property taxes and protect education programs.



When they say:

You say:

Why do teachers deserve such generous health benefits?

In looking at health benefits, it's important to remember they are the product of collective bargaining. In some years, when school districts did not have money for raises, they offered improvements to the health benefits they provided teachers. And, though teachers are fortunate enough to receive good health insurance, we have shown our willingness repeatedly to share in the costs of that coverage to help ease the financial pressures on school districts and taxpayers.

Teachers could save taxpayers a significant amount of money if they stopped demanding free health insurance and began contributing toward their own coverage.

The notion that the state's teachers are all receiving free health care is a myth. Teachers all across New York state, through their locals, have sought to take the burden off taxpayers by agreeing to higher co-pays and other modifications to our health plan to save the district money. The state School Boards Association, based on a survey in which 500 school districts responded, has determined that current teachers, on average, are paying about 10 percent for individual coverage and between 12 and 15 percent toward the cost of family coverage.

When it comes to the private sector, the health coverage enjoyed by millions of Americans stands to be impacted adversely by 'Obamacare,' while NYSUT members will continue to receive their generous health benefits unfettered since the presidents' plan exempts many labor unions. Thus, NYSUT's support for Obamacare was largely self-serving.

It is true that NYSUT supports President Obama's Affordable Care Act. The union believes that good health insurance coverage should be a basic right, and that all Americans should have access to affordable, top-quality health insurance. The president's plan will level the playing field for working families by expanding health coverage to more than 30 million additional Americans. It also ensures that access to affordable health care is within the reach of all people — no matter their economic status — an important step toward helping students succeed in the classroom since children who do not have health insurance and access to affordable care are more often at risk of falling behind in school.