Twelve Reasons for Rail Workers to Support "Medicare for All"

Railroad workers in the U.S. have some of the best employer-based health care coverage available. This has come about through decades of unionization and contract bargaining. As a result, many railroad workers are rightfully proud of their health insurance and understand that it has traditionally been – along with the federally administered Railroad Retirement System - one of the valuable and important "perks" of working in the rail industry.

But there are many reasons why this insurance is today in danger, and why individual railroad workers and their families could suffer as a result. Increasing out-of-pocket costs, the inability to bargain for improved contracts, impingements upon freedom of choice, and restrictions upon worker and union power all are of grave concern to railroad workers in the U.S. today. This employer-based health insurance is in fact holding back healthcare progress for railroad workers – and all workers – in our country today.

Below are a dozen reasons why railroad workers need to re-think our current health insurance and get behind and alternative that is far more secure and beneficial for rank & file railroaders.

1 – The Current Health Care System is a Drain on Our Ability to Bargain. For decades now, each round of bargaining with the rail carriers has been marred by employer attacks on our health insurance plans. With the last two contracts this has become ever more apparent. Railroaders have seen a dramatic increase in doctor visit and drug co-pays, various deductibles and other out-of-pocket expenses. The carriers threaten major take-aways each bargaining round, and to preserve and protect our plans, we often forego other aspects of the contract. For example, benefits like additional holidays, vacation time, and personal leave or sick time rarely if ever, even make it to the table as we take a defensive posture with regards to healthcare. Removing it from the bargaining table would free us up to win better working conditions, wages and other benefits. *Medicare for All takes health care off the bargaining table.*

2 – Chronic Givebacks at the Bargaining Table. As referenced above, railroad workers have been consistently giving up little by little in the past few rounds of bargaining. As costs escalate out of control, the carriers will continue to come to the table demanding additional concessions when it comes to healthcare. If what has been happening in our industry and most others is any indication, in the next ten years or so, our so called "Cadillac" health plans might not be so good anymore at the rate that we are going. *Medicare for All is designed to be free of co-pays and deductibles.*

3 – Changes in Insurance Providers. The union which negotiates on your behalf reached agreement with the carrier on a health network provider. For example, for many years, an agreement may provide for care under the Aetna network, and then the next contract switch to United Health Care. While the contract may still provide for roughly the same level of care, some or all your physicians, specialists, hospitals and clinics may no longer fall within the new network. So, you may be free to continue to make use of those professionals and these facilities, but at your own expense, rendering your insurance useless if/when you elect to go "outside" of network. *Under Medicare for All, ALL medical providers and services are ALL in-network, and you are free to visit any doctor of your choice and use the services and facilities that you wish.*

4 –What Happens if You Lose Your Job? With the turnover rate higher now than in the past, you just might find yourself without a rail job at some point … and without healthcare. Thousands have been furloughed the past 18 months, all losing their healthcare along with their jobs. Hundreds more have been fired, and while on appeal, have lost their health insurance. Others have quit the industry in disgust, tired of the long hours, harassment, and exploitation. In either case, lose your job, lose your healthcare. *Under Medicare for All, you may lose your job for any reason, work for any employer, or even be unemployed, yet still maintain your healthcare.*

5 – Is Your Family Covered? Your Friends and Neighbors? Your kids may be covered now under your plan, but what about once they fly the coop? They may not be so lucky as you to have a good employer-provided healthcare plan. Jobs with good healthcare are getting harder to come by. And what about your brothers/sisters, grandkids, nieces and nephews, and other loved ones? Under the current system, odds are that at least some of them are either uninsured or underinsured, lacking a decent workplace health insurance plan. By the same token, many of your friends and neighbors may suffer the same fate. Do we not care about their well-being as well? Even if we only care for them from an "enlightened self-interest" perspective, we surely do not wish to be endlessly supporting Go Fund Me Campaigns to help them out while in the meantime we risk getting infected by their untreated condition. *Under Medicare for All, your family, friends and neighbors are all covered, period.*

6 – Freedom to Choose Your Provider. As referenced in Reason #3, the current employer-based health care provides a complex patchwork of "in-network" and "out-of-network" providers and services. Depending on which insurance provider the carrier is currently contracted with, certain services and providers will be considered out-of-network, meaning a far higher cost to the worker than an in-network provider. This severely restricts your ability to seek the services from the medical professionals of your choice. *Under Medicare for All, ALL medical providers and services are ALL in-network, meaning you are truly free to choose what is right for you.*

7 – Freedom to Change Employers. Currently, there are many railroaders (you may be one) who might consider leaving your current employer – or the rail industry completely - except for the fact that you cannot gamble with the healthcare coverage for you and your family. Most of us know all too well that to assume another position, resign your position, or otherwise sever relations with your employer could be dangerous, leaving you temporarily or even permanently uninsured or underinsured in the future. *Medicare for All would free up railroad workers – and all workers – to leave the industry when they are dissatisfied and assume a job more to their liking. This would have additional benefit, such as giving us even more power at the bargaining table (see Reason #1 above).*

8 – Willingness to Take on the Rail Carrier. Under the current system, rail workers understand that to go on strike is a gamble. And knowing that you could lose your health insurance as well as your job – temporarily or permanently – can put the brakes on workers' readiness to engage in strike action. *With Medicare for All in place, railroaders would have the confidence to confront the employer – individually and collectively – since they would know that in possibly losing their job (temporarily or permanently), they would not lose their health insurance.*

9 – The Hassles of Billing, Co-Pays, Deductibles. Under the employer-based system of healthcare, we waste a huge amount of time researching what providers/services are in-network or out, what is covered and what is not, and at what rate. Every few years we get a new contract with new specifics, and we must start all over again. And even if you think you have it down, you invariably get a surprise bill in the mail. This system is time consuming, wasteful, stressful, and contributes greatly to the spiraling cost of healthcare. *Under Medicare for All, all services and facilities and doctors are "in-network", there are no co-pays and deductibles and no billing, thereby containing costs and providing choice for all. Gratefully, we would avoid all the stress, the hassle, and waste of time spent trying to comprehend all the fine print of our latest policy.*

10 – A Nation Divided. The current health insurance system is a complex and confusing hodgepodge. The American rich have some of the best healthcare in the industrialized world, while the American poor generally have some of the worst, and most of the working class in the middle suffer under a system where some workers may have good healthcare today, bad next month, and none next year. Most of us are worried and concerned about healthcare: Will my insurance cover this? What will the co-pay be? Is my doctor in-network anymore? How much is an emergency room visit now? You may be privileged today with good healthcare and yet tomorrow, have none. *Medicare for All ensures that healthcare is a right of every American. A national system of such nature would bring rural and urban people together and unite people from all social classes, races, regions and backgrounds. Such a system would be a point of pride and solidarity for all of us, united in good health for all.*

11 – The Largest Source of Bankruptcy. Millions of American families are bankrupted every year because they are either uninsured or underinsured. A catastrophic illness, accident or other mishap can result in hundreds of thousands of dollars in medical bills that can quickly drive a family into bankruptcy in short order, ruining their financial ability to succeed. You or a railroad brother/sister you know may have suffered this tragedy. *Medicare for All removes this scourge, meaning millions of families would be covered, their hopes and dreams no longer shattered by the heartbreak of bankruptcy due to a health catastrophe.*

12 – Spiraling Costs of Health Care. Healthcare in the United States today is twice as expensive compared to other industrialized countries such as Australia, the UK, Germany, and Sweden. All these countries have a national health plan under which all citizens have healthcare *as a right*. Our system leaves millions of Americans out, some of them our most vulnerable citizens. *Medicare for All will provide quality healthcare to all AND dramatically reduce the costs of healthcare. A look at all these other countries' healthcare systems proves it.* According to a recent study by *The Lancet* – among the world's oldest, most prestigious, and best known general medical journals – the *Medicare for All Act* would save $450 billion a year, provide universal coverage, and save 68,000 lives.

Last, But Not Least. As was mentioned in the very first paragraph of this article, that other great asset valued by every U.S. railroader is our Railroad Retirement System. We like it because it is self-funded, solvent, safe and secure, unthreatened by private scammers and Wall Street speculators. It pays benefits when we need them. It is professionally run by a single entity, the Railroad Retirement Board (RRB). ALL railroad workers pay into it, and ALL stand to benefit, providing us collectively with a great sense of security. It is *ours*. In a lot of ways, it is just like *Medicare for All*, just on a smaller scale. Like Railroad Retirement, *Medicare for All* would be self-funded (by the American people) and it would be safely out of the hands of Wall Street speculators and private insurance crooks. And it would be there when we need it. Just as our "old age insurance" is now handled by a single entity (the RRB), our health insurance would be similarly administered under Medicare for All. Likewise, we ALL would pay into it, and we ALL would stand to receive benefit. Unlike the current employer-based private for-profit mega-insurance company plans currently in use, *Medicare for All* – just like Railroad Retirement - would be *ours*.

Conclusion – Today we are besieged by pundits and politicians of all persuasions attempting to convince us what is in our best interest. Many of them are funded by big business, including the insurance industry. Like any industry, the insurance companies are in business to make money. They have become some of the most powerful and lucrative businesses on Wall Street. They will do what they can to continue to make money from selling us private healthcare. They certainly have a bias, self-interest, and loads of cash to support their position politically.

Rail workers need to study the question carefully. Seek out both "conservative" and "liberal" sources of information (always checking to see where these sources obtain their funding). Listen to politicians of all persuasions (once again, seeking out the source of their campaign contributors). Then you decide how to best support your interests and well-being.

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