



MEDICARE FOR ALL!

Nurses' Campaign to Win Medicare for All Frequently Asked Questions:

“What will happen to my union health plan under Medicare for All?”

For union members, there is a direct trade off between the skyrocketing costs of healthcare and wages, benefits, and working conditions for workers. Unions expend much collective bargaining power merely trying to protect current healthcare coverage. Medicare for All is as comprehensive as even the best union plans, will protect workers from hostile employers, and allows unions to negotiate for better wages, improved benefits, and better working conditions.

- **The current system of employer-provided health insurance is unsustainable, even for unionized workers.** Insurance costs for workers are often [growing faster](#) than their incomes. Deductibles have grown ten times faster than inflation over the last decade. Families [spent](#) an average of nearly \$5,000 on premiums and another \$3,000 on cost-sharing in 2018, an amount expected to [skyrocket](#) over the next decade.
- **Health insurance depresses wages and other benefits.** To prevent cuts in health benefits, workers often must directly trade off wage growth and other workplace benefits and protections. Removing the cost of health care from contract negotiations frees up bargaining power to negotiate higher wages, better benefits, and improved working conditions.
- **Employers can hold union health plans hostage during disputes, as seen during the 2019 GM strike.** Our healthcare system leaves unions on the defensive, as workers' health care is [constantly used as leverage](#) to extract concessions from workers. Untying healthcare from the workplace removes a major weapon employers have against workers during strikes and other disputes.
- **Savings under Medicare for All could be used to expand other union benefits, such as disability, childcare, legal services, and tuition.** Union-negotiated plans could use the additional revenue to [expand](#) other non-health benefits or potentially to shore up pension plans.

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