

International Longshore and Warehouse Union
Thirty-fifth International Convention
San Diego, California
June 4 – 8, 2012

M/S/C
6/7/12 pm

Resolution # R-11

SUPPORT OF THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

WHEREAS: after decades of steadily rising health care costs and unsustainable growth in the number of Americans without health insurance, the Patient Protection and Affordable Care Act was passed and signed into law by President Obama on March 23, 2010; and

WHEREAS: from a high of 50 million uninsured in America, the law is moving the nation toward universal coverage, a goal that the Clinton Administration sought but fell short of achieving almost 20 years ago; and

WHEREAS: the Affordable Care Act faced massive opposition as it moved through Congress; compromises were made to satisfy lawmakers and ensure passage; and

WHEREAS: yet the law, while providing significant benefits to many, continues to be opposed; the law has been challenged in courts throughout the country, and the U.S. Supreme Court itself is now considering its fate; and

WHEREAS: the heart of the issue is the “individual mandate” provision of the law that requires all individuals without employer-sponsored coverage to purchase health insurance through an exchange or pay a penalty; opponents balked at the idea of the federal government requiring individuals to enroll in a health plan or be penalized, calling it unconstitutional; and

WHEREAS: however, a mandate was vitally needed to prevent adverse selection and cost-shifting; and

WHEREAS: adverse selection occurs when those who are healthy opt not to purchase insurance, reducing the pool of insured persons to those who need medical care because of ongoing medical conditions; this practice inevitably results in high premiums and deductibles; and

WHEREAS: cost-shifting occurs when the cost to provide services to the uninsured, who cannot be denied services, are ultimately shifted to private payers such as insurers of employer-sponsored plans; and

WHEREAS: universal coverage will ensure that everyone's health care bill is paid by some form of health insurance--either employer-sponsored coverage, individual plans, or government-sponsored coverage like Medicare or Medicaid; and

WHEREAS: the Affordable Care Act requires shared responsibility but will provide assistance to those who need it; low-income individuals and families with income up to 400% of the federal poverty level will receive subsidies to purchase insurance; subsidies will also be available for very small businesses; copayments, coinsurance, and deductibles will be eliminated for selected health benefits, particularly preventive care; and

WHEREAS: the Act provides significant benefits: children are ensured coverage under their parent's plan until age 26; Medicare beneficiaries will see a gradual elimination by 2020 of the coverage gap (i.e., "donut hole") for prescription drugs; benefits will no longer be limited by lifetime maximums; plan deductibles will be capped; and those with preexisting conditions can no longer be excluded from coverage; and

WHEREAS: sadly, there is a precedent for turning back progressive changes in health care law; the Medicare Catastrophic Coverage Act of 1988, which would have provided the first significant improvements to Medicare since its enactment, including prescription drug coverage, was repealed a year later as Congress yielded to irate constituents opposed to paying higher premiums based on income; and

WHEREAS: misinformation, disinformation, and fear can be alleviated with knowledge of the benefits of the law and the hazards of overturning the law; and

WHEREAS: America cannot afford to go backward in providing for the health care needs of its people; costs must be contained, quality must be improved, and access must be assured; national health care reform, including shared responsibility, must be protected; THEREFORE BE IT

RESOLVED: that the 35th Convention of the International Longshore and Warehouse Union supports the Patient Protection and Affordable Care Act, including shared responsibility; and BE IT FURTHER

RESOLVED: That ILWU locals and their members will become educated about the Act;
and BE IT FINALLY

RESOLVED: That the ILWU locals will urge their congressional delegations to support the
Act.