

## FROM MY DESK

Peter Cirillo

This is not about your Health Care Benefits. This has to do with whether you keep your job or not, if you have an illness or an on-the-job injury.

I learned long ago that you don't engage a battalion of gooks with a squad of Marines, and expect to survive without ground, air and artillery support. This also pertains to Verizon when you are dealing with MetLife, Workers' Comp., or FMLA.

**DOCUMENT, DOCUMENT, DOCUMENT.** Save all correspondence between you and MetLife, Workers' Comp., or FMLA, including the envelopes. For instance, if you know you or your doctor faxed information, save the transmission report. This has vital information, the time and date it was sent, what number it was sent to, and if it was received. Saying, "I sent it." just won't hold up!!!!

The letters and envelopes you get from FMLA are just as important. For example: You think you know that you sent FMLA the proper paperwork on your recent illness on March 1st. On April 1st, you get a letter from FMLA stating that the information you sent was not filled out properly and you have 14 days to appeal. Well, guess what? The letter was dated March 19th, two days before your 21st day to submit the paperwork and postmarked March 25th. How are you going to appeal this if you received the denial on April 1st, three days before your appeal can be sent in, and you have to get the information back to them by April 4th? Without the letter and the postmarked envelope we can't prove anything!!

We CAN beat them if we go into battle **PREPARED!!!**

Always, always, follow up a fax with a phone call. **Remember, DOCUMENT, DOCUMENT, DOCUMENT — it just might mean YOUR JOB!!!!!!**

## SOLD MY SOUL TO THE COMPANY STORE

Anthony Eramo

It is no secret that something must be done about our healthcare system — and soon. Even those lucky enough to have good coverage are aware that the current system is unsustainable. The number of uninsured people and the absurd costs of our medical needs continue to rise dramatically. Unfortunately, the problem with our entire healthcare system lies in the very core of its existence: *an employer-based healthcare model*, and worse yet, little is said about changing it. Our employer-based healthcare system is fundamentally flawed and should be abolished.

The practice began during the wage freeze of the Second World War enacted under President Roosevelt by the Emergency Stabilization Act of 1942. This allowed employers to attract and retain employees because the price controls did not apply to fringe benefits, like healthcare. Almost seventy years later, the system is now severely outdated and no longer works. Although eliminating our current system would be a game changer for all unions negotiating contracts (since these days most negotiations focus on healthcare related issues), this is not the thrust of my argument.

An employer-based healthcare system grants employers enormous control and is nothing more than "the company store" reinvented. Employers hold tremendous power not just over our lives, but our families' lives as well, through the terms of our current healthcare plans. Many workers toil in low wage, highly dangerous jobs — or in jobs they dislike — merely for the benefits they believe are valuable and good. Good, however, is relative. Maintaining power over workers, the foundation of the inherently oppressive nature of capitalism, causes large corporations to remain silent about, or even worse, speak out against a national healthcare plan. Although corporations would save enormous sums of money, allowing for wage increases for employees and the accumulation of more profits, they would lose power over their

workers. And let's face it, an empowered workforce is the last thing an employer wants. Unionization empowers workers, but if healthcare is the focus of all contract talks, unions are yielding much of their collective power. Only a government-run healthcare system that covers everyone can end the abuse. We need a single-payer system for everyone, like Medicare, that successfully runs with only a 3 percent administration cost. We need to remind ourselves that healthcare is as fundamental to our existence as food and should never be viewed as a commodity.

Consider the following exercise. It may seem a little ridiculous, but I think it highlights the flaw in our healthcare system. Suppose we replace health insurance with food. Imagine your employer provided you with a card to bring to one of the in-network supermarkets when you go grocery shopping. The natural organic store is out of network, so if you decide to shop there, you are forced to pay the entire bill out of pocket. Keep in mind that food would no longer be a big part of your budget, because most of the food your family needs would be covered through your plan, so any out-of-pocket expenses will cut into your discretionary spending. At an approved grocery store you begin your shopping. Now, the particular plan you have determines not only how much you can acquire, but also what items you are allowed to have. A Big-Box retail clerk's cheap plan may cover all the milk, bread, macaroni, rice, and beans your family needs, but you may only be allowed to have meat once a week. You want vegetables? Hope you like frozen, because fresh are out of network. Another consequence is that out-of-network items, like fresh vegetables, will become priced astronomically high because they are now considered a luxury. Let's say you are in a union and are lucky enough to have a "Cadillac" food plan. You are allowed to have meat three times a week, and through a bitter strike, you won the right to eat steak, but only once a week. I shudder to think what the Food and Drug Administration's (FDA) recommended diet would be if corporate lobbyists were negotiating our diets instead of our healthcare.

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