

Testimony of Bill Lambdin on Health Insurance
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Thank you for the opportunity to share some thoughts on this critical issue. I'm appearing before you today in my capacity as President of NABET-CWA Local 21. We represent approximately 165 television station employees in the Albany-Schenectady-Troy market. That includes Glens Falls and Warren County. Although I will discuss local employment practices, I do not represent any employer. I'm speaking solely as a Union leader.

I've watched with alarm as, year after year, the number of Americans without health insurance continues to rise. I noted that just a few days ago the estimate was raised to approximately 47 million in this country. Alarming as that is, and it certainly is alarming, it only tells part of this

sad, sad story. Millions of additional Americans work. They have health insurance. Although provided by their employers as part of their compensation, most pay a portion of the costs. Yet when they find they need to use the coverage, they find it is inadequate, or doesn't cover the procedures they need, or won't allow access to the drugs or doctors they desire. A co-worker of mine, whom I've known for 27 years, has serious heart problems. He had his first heart attack before the age of 30. He has had two subsequent. A few years ago he received a by-pass operation of multiple arteries. As you would assume, he needs to see several specialists on a frequent basis. He has a significant monthly prescription of medication necessary to allow him to work and to continue living. When our employer changed health insurance providers at the beginning of 2007, this co-worker faced the unacceptable

choice of losing doctors who had been treating him successfully for many years, or paying for the doctors and most of the necessary, expensive medication he requires himself, because the new health plan doesn't cover his doctors and much of his needed medication.

Since the first of the year two of my co-workers have delivered babies. The health insurance plan we have did not cover the costs of those births. Another of my co-workers, a man almost as old as I am, needs significant shoulder repair. He tells me the plan is unwilling to cover many of his expected costs.

Before I became active in my union, I would have assumed the basic agreement between the union and the employer would not have permitted such drastic disruptions

of continuing care. Unfortunately, in the real world of 2007, our basic agreement and many others allow employers wide latitude in changing health insurance plans and providers. Employers argue that with health costs continuing to rise year after year far in excess of the overall inflation rate they have no alternative but to insist on the ability to shop around and change plans. Although it pains me to have to admit it, often they have a point. Health insurance rates that rise 10 or 20 or 30 per cent a year, year after year, cannot be sustained. Something must be done. But eliminating doctor-patient relationships, refusing to pay for necessary drugs, or failing to cover needed medical procedures like childbirth are not acceptable cost controls.

There is another major problem that I want to put before you before I present a sincere suggestion.

The issue is health insurance coverage for all workers.

Almost without exception, the television stations in this country are owned by corporations or groups centered in an area far distant from most of their licensed stations. In the case of the station for which I work, company headquarters are in Minneapolis-St. Paul, Minnesota. Other local stations are owned by companies based in Southern California, Tennessee, and Texas. They may not be horrible corporate citizens, but they aren't locally based. They operate the stations as profit-making businesses. There's nothing wrong with that. It's part of the American way. But the problem is, our health insurance coverage is based on an antiquated notion of a social contract between the employer who pays all or a major part of the health insurance costs and the worker, who receives the coverage benefit for the worker's family.

More and more, our employers are making it clear that they're not interested in any unstated social contract. The health insurance is a cost like any other. They intend to manage it aggressively. That includes limiting, or even eliminating costs. At the station where I work, approximately 15 of the 85 workers in engineering, production and news jobs are employed part-time. The employer prefers to keep the positions part-time. This gives them the ability to schedule work with maximum efficiency and to pay no fringe benefits. No pay for holidays if you don't work. No vacation time. No paid sick leave. And no health insurance. While you might wonder why people would accept the jobs on those terms and frankly, why their union would allow those terms, the reality is that in 2007 the television broadcasting business remains sufficiently enticing that young, enthusiastic workers are willing to

accept limited pay and no benefits as a way to get a foot in the door. Many believe that once they show they can perform at a certain level the employer will find full-time work for them, with health insurance and other benefits.

But the reality is many of them eventually leave disappointed, having failed to receive an upgrade to full time status with benefits. There are new people out there knocking on the employer's door, looking for their first break. The cycle perpetuates itself. Other industries have also adopted the part-time worker model, often for the purpose of avoiding worker benefits, including health insurance.

Usually the part-time employees find additional part-time work somewhere else. They need to in order to earn enough money to meet the basic needs of independent

living, plus a certain amount for the enjoyments of life. Usually they do not earn enough, even at multiple jobs, to pay for the complete cost of health insurance. So they go without.

The scenario I describe is not unique to the station at which I work, or the industry. It goes on at the highest level. At ABC and NBC networks, both based in New York City, more and more workers are classified as daily hires, even if they work five days a week, 50 weeks a year. Often they don't receive health insurance and other benefits. The employer may argue that they are paid sufficiently to purchase their own coverage. Many of the workers would disagree. Other major networks practice similar employment policies.

My solution is simple, although I am the first to admit that doesn't mean it will be easy to achieve. Mandate health insurance coverage for all. Certainly for all workers who earn paychecks. But I am urging every individual receive coverage, regardless of employment status. Universal coverage. Whether it should be a single payer system, or some public-private partnership, or whatever, I'll leave to others to argue. We decided long ago in this country that we weren't going to allow employers to pay someone whatever they want. We mandated a minimum wage and we increase it, although not as often as we should. We don't allow employers to work people unlimited hours without relief, or to hire young children, or to operate unsafe facilities. Obviously from time to time there is a breakdown in the enforcement of these restrictions. But the vast majority of the time these basic rules and many others

are followed, and everyone benefits. Companies can still function and make money. The world does not stop spinning.

In our country we accept that we can require others to not hold a cell phone while driving, or to wear a seat belt, or maintain car liability insurance, or even clean up after their dog. But we can't find a way to require basic, affordable health care for every individual? Not even every individual who works? It is absurd. We haven't even been able to reverse the ever increasing number of Americans without coverage.

It would be nice if we could achieve universal coverage nationwide. That's a fond hope of mine. But for now I'll settle for New York State. For years I've listened

to our state officials celebrate the leading status of the Empire State for more than 200 years. Let's send a message loudly and clearly to the rest of this nation. It is long overdue that everyone have the option to receive medical care when needed. If it were mandated in this state, then no employer could play a game of chicken with the coverage, exploiting those desperate enough to work without coverage because they would not get the job any other way. If every employer were required to provide health insurance, then no employers could ride for free. Fairly soon the free market would work itself out. Companies could again charge enough to cover their costs. Some would fail. They do now. I know employers argue they can not compete with operations in other states and other countries if they are required to provide health insurance. Too bad. Other countries exploit children. They use unsafe

factories. They allow dangerous practices. They pay poverty wages. We don't. The competition argument doesn't sway those regulations. Why do we allow it to continue to scuttle health coverage for all? If health coverage became a right in this state, as it is in many other countries, then efficiencies could be accomplished.

Competition could bring down costs. Or the government could cut out all the middle men raking billions in profits off a system that currently fails to cover 47 million people and inadequately serves many, many millions more. Every other industrialized nation in the world manages to cover its citizens. How can we continue to accept no coverage for so many of ours?