September: The month when Americans began to take back their health care

By JANET BAUER

Years from now we may look back at September 2010 and celebrate it as the month when ordinary Americans began to take back their health care from the grip of insurance companies.

Thanks to the Affordable Care Act approved by Congress earlier this year, September kicked off a host of basic protections for Americans who, up to that point, had been largely at the mercy of health insurance companies. These new protections help level the playing field.

How does the Affordable Care Act affect you? For starters, if you are a young adult under the age of 26 and, like many in your age group, don't have insurance, you can now join your parents' health plan. It's a simple rule that's unaffected by your marital status, whether you live with your parents or are in school.

Next, the new law takes a big step forward this month in stopping insurance companies from denying care when you need it. They can no longer use an honest mistake on an application as an excuse to cancel your coverage when you get sick. Insurers also can no longer set lifetime or annual limits for what they spend on your care.

The ban against lifetime and annual limits represents monumental progress in protecting you when you get really sick. Up to now, about one out of every 10 cancer patients reaches the annual limit of their policies, and many who hit the limit go broke paying for their own treatments. The new law protects against this, making sure your insurance works when you need it most.

There's more, including protections for kids with a chronic health condition. Starting in September, insurers can no longer refuse to insure your child because of a health condition your child already has, like asthma, for instance. Nor can insurers offer a plan that excludes treatment of these pre-existing conditions. Similar protections for adults will take effect in the future.

The Affordable Care Act now makes emergency services easier to use. Some insurance companies refuse to pay if you go to an emergency room that isn't within their network of providers. The Act prevents new plans from creating such obstacles when you need help fast.

The Affordable Care Act also now makes it easier for you to use basic, primary care services. If you enroll in a new plan after Sept. 23, you must be offered an array of preventive services like cancer screenings, diabetes tests, flu shots and smoking and weight-loss counseling — at no charge. Insurers must offer new health plan members a choice of primary care providers, and women can see an OB/GYN doctor without first getting a referral from their regular provider.

These preventive and basic care measures of the Affordable Care Act make our country better able to slow down the spiraling health care costs that now hurt individual Americans, businesses that offer coverage and the economy. It's well known that when people consistently get basic and preventive health care they are healthier and end up needing fewer costly treatments later on.

Additional common-sense protections included in the Affordable Care Act will take effect in the future. Once all of them are implemented, we'll wonder how we ever got by without them. And we may remember that the change began in September 2010.

(Editor's Note: Janet Bauer is a policy analyst with the Oregon Center for Public Policy. For more information about how the Affordable Care Act affects you, visit healthcare.gov.)

Open Forum

Look for the union label

To The Editor:

The Sept. 17 issue of the Northwest Labor Press contained a postcard for readers to mail in support of union jobs at Portland General Electric's Boardman power plant. Signers identified themselves as "pro-union Oregonians." That message would carry more weight if the postcard had a union label.

Strengthen the labor movement by buying union, and by letting people know to do that.

John Walsh
Portland Regional VP
GCIU Local 767M
Portland

IT IS NOT TOO LATE TO REGISTER TO VOTE:

Oregon voters have until Tuesday, Oct. 12

CEOs who cut the most jobs earn more than peers

CEOs of the 50 firms that have laid off the most workers since the onset of the economic crisis took home 42 percent more pay in 2009 than their peers at S&P 500 firms, according to "CEO Pay and the Great Recession," the 17th in a series of annual Executive Excess reports from the non-profit Institute for Policy Studies.

"Our findings illustrate the great unfairness of the Great Recession," says Sarah Anderson, lead author on the Institute study. "CEOs are squeezing workers to boost short-term profits and fatten their own paychecks."

The 50 top CEO layoff leaders received $12 million on average in 2009, compared to the S&P 500 average of $8.5 million. Each of the corporations surveyed laid off at least 3,000 workers between November 2008 and April 2010. Seventy-two percent of the firms announced mass layoffs at a time of positive earnings reports.

The highest-paid "layoff leaders" were Fred Hassan of Schering-Plough; William Weldon of Johnson & Johnson; and Mark Hurd of Hewlett-Packard.

Hassan received a $33 million golden parachute when his firm merged with Merck in late 2009, while 16,000 workers faced pink slips. Hassan's total 2009 pay of nearly $50 million could cover the average cost of these workers' jobless benefits for more than 10 weeks.

Weldon of Johnson & Johnson took home $25.6 million at a time when his firm was slashing 9,000 jobs and facing a massive drug recall scandal.

And Hewlett-Packard's Hurd slashed 6,400 jobs last year. Then, after getting the axe himself in August, he added more than $28 million severance to his 2009 pay package of $24.2 million.

Five of the 50 top layoff leaders were recipients of major financial bailouts. Of these, American Express CEO Kenneth Chenault took home the highest 2009 pay, $16.8 million, including a $5 million cash bonus. American Express has laid off 4,000 employees since receiving $3.4 billion in taxpayer bailout funds.

The $598 million combined compensation of the top 50 CEO layoff leaders could provide average unemployment benefits to 37,759 workers for an entire year — or nearly a month of benefits for each of the 531,363 workers their companies laid off.

"At a time when we should be pulling together to strengthen our shared economic futures, CEOs should not be rewarded for slashing jobs," says IPS Senior Scholar Chuck Collins. "Realigning the interests of CEOs with their employees and the rest of our country would be good for the economy and national morale."

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