



Oregon Nurses Association
Bargaining Unit Newsletter

Oregon Health & Science University (OHSU) Association of University Registered Nurses (AURN)

August 7, 2018

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Update on Potential Changes to Health Plan for 2019

Oregon Health & Science University (OHSU) wants to save approximately \$1 million next year on the cost of health insurance for all their employees here at OHSU. To do that, it is asking ONA and AFSCME to agree to health plan design changes for OHSU staff during open enrollment in fall 2018. The changes would take effect in the 2019 plan year. Here is a summary of the primary options OHSU has asked us to consider:

An increase in your deductible. The deductible is currently \$300 for an individual and \$900 for a family. The proposed increase would be approximately an additional \$100 to \$200 for an individual or \$300 to \$600 for a family if you are on the PPO Plan—the plan the vast majority of employees have chosen. Implemented at the most extreme amount this change saves the insurance plan just under \$1 million.

An increase to your out-of-pocket maximums. The out-of-pocket maximum is currently \$1650 for an individual and \$3350 for a family. The proposed increase would be approximately an additional \$100 or \$200 for an individual or \$200 or \$400 for a family if you are on the PPO Plan—the plan the vast majority of employees have chosen. As this only raises/saves the insurance plan around \$600,000, OHSU would probably want us to take this change in conjunction with another change.

A spousal surcharge of \$50 a month for employees whose spouse or partner has

the option to get health insurance coverage at their place of work but chooses OHSU health benefits instead. A spousal surcharge is an extra premium on top of the premium you already pay to insure your spouse or partner. This change is less about the money it raises from the additional premium and more about the claims—doctor visits, prescriptions, procedures—which OHSU avoids paying. If implemented, it is estimated to save the insurance plan between \$1.4 to \$1.8 million.

Finally, there is also the possibility of significantly reducing or eliminating the massage therapy benefit which also saves just under \$1 million.

These changes are not just “done to us”. They must be worked out and agreed to in the Employee Benefits Council (EBC). If you are curious about the council and how it works, details can be found in [our contract in Appendix B](#). AFSCME has similar language in their contract. Think of it as a formal shared governance process for working out benefit designs every year.

The council has existed for a long time and has been very collaborative in its approach to benefit design. In years where there were significant cost overruns for our benefits due to too many claims, the council worked to make the plan less expensive.

For example, they got employees onto the PPO plan and used

Continued on page 2

generic medications when possible.

In some instances the council has agreed to modest increases in the deductible or out-of-pocket maximums in order to save the plan money and reduce health care costs.

The EBC does a great job of balancing the benefit options with the cost of the plan. Up until this coming year the council has been able to negotiate changes so it won't have a significant impact to nurses. Unfortunately, this year with the options that were given that doesn't seem to be possible, especially when the reason the council is being asked to make these changes is solely to save OHSU money.

The benefit costs for next year are likely to go up about 6 percent overall. This general inflation is considered low for medical inflation and when compared to other benefit market costs, it is low. But the \$1 million OHSU is asking the EBC to save will not necessarily flow back to employees or to our benefits in the form of better coverage. It will do the opposite. It is simply to save OHSU money, while proposing we have less coverage, higher deductibles and more out-of-pocket premiums.

We do not feel these changes are justified and we do not think they should be adopted.

The Employee Benefits Council will decide these options on Aug. 15 so OHSU and Moda can calculate the premiums and start to get ready for open enrollment in the fall. The council works on consensus when it can. When it cannot, Appendix B allows for a voting mechanism.

AFSCME and ONA have 3 votes and OHSU has 3 votes. If the vote is tied, then OHSU's president makes the decision and the decision is binding.

We are hopeful we can reach an agreement that maintains the best health care we can for our members. But if we cannot reach consensus on Aug. 15, we may ask our members and AFSCME members to reach out directly to OHSU and let them know why we are not in alignment on these changes to our benefits.

Stay tuned!

Need a union steward or have a contract question? Call the ONA Hotline: 503-494-6880

2019 ONA NURSE LOBBY DAY

Join hundreds of nurses and nursing students at the State Capitol in Salem. ONA will provide resources, materials and training to all attendees. First-time participants are welcome. ONA Nurse Lobby Day is open to all ONA members and student affiliates (Oregon Student Nurses Association members).

- Meet your state legislators
- Learn more about 2019 legislative issues that affect nurses and our patients
- Learn how to effectively lobby decision makers
- Advocate for priority legislation and issues like patient health care access, workplace safety and advanced practice scope

It's vital that we have nurses represented in the discussions and decision about the issues that matter most to us this legislative session.

Tuesday, Feb. 5, 2019

ONA Oregon Nurses Association
Voice of Oregon Nurses Since 1904



Visit www.OregonRN.org for details and registration.