On Wednesday, Aug. 15, the Employee Benefit Council (EBC) made a consensus decision to allow an increase to the deductible of an additional $50 for an individual (for a total deductible of $350) and $150 for a family (for a total deductible of $1050) for the OHSU 2019 PPO Plan.

Nurses did not feel this change was needed. The costs associated with OHSU providing health insurance to their employees for next year is only going up 6 percent, which is a reasonable rate of medical inflation. However, with this compromise we were able to avoid a tie vote of the council, which would have obligated the new university president to be the lone decisionmaker on changes to the benefits of all employees at OHSU.

This is the only adverse change made and agreed to by the EBC for the 2019 plan year. Increases in the out-of-pocket maximums, a reduction or elimination of the massage benefit and the spousal surcharge are off the table for 2019.

Watch for an important update about the spousal surcharge in September.

A spousal surcharge is extra premium on top of the premium to insure your spouse or partner. When your spouse or partner has the option to get health insurance coverage at their place of work and they choose your benefits instead, you would be required to pay the surcharge. This change is less about the money it raises from the additional premium and more about the claims—doctor visits, prescriptions, procedures that are avoided by OHSU. If this surcharge were to be implemented, the estimate is that it saves the insurance plan within a range of $1.4 to $1.8 million in costs, by charging each employee whose spouse has other coverage but elects OHSU health coverage $50.00 per month.

What we call this payment is very important in this discussion. OHSU thinks that a surcharge is not premium and sees it as something extra you pay, kind of like a co-pay like when you go see a physician or use an ER or seek out a provider in an urgency care clinic. Both AFSCME and ONA think the surcharge is a premium. You pay the premium whether you use the health care benefit or not, whereas a co-pay is paid at the time you access the benefit—like when you go see a physician or seek treatment in the ER.

Unlike benefit design, what you pay in premiums is governed by negotiations and the contract bargaining that we engage in every few years. We would rather have the full weight of bargaining behind us to decide what premiums should be rather than work it out in the EBC, where a potential tie vote throws
the decision to the university president to make alone. Both unions have told OHSU that even if the EBC implements a spousal surcharge, it would be grievable as a violation of the contract and we would take the issue to arbitration. AFSCME and OHSU agreed to a “pre-grievance” on the spousal surcharge to allow this question to go straight to arbitration. The outcome of that arbitration will not be known until September, which is too late for implementation in 2019, even if the arbitrator agreed with OHSU. Win or lose, this issue is likely to come up again in AFSCME’s contract negotiations and as the EBC plans our benefit design for 2020.

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April 10-11, 2019, Portland, OR

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♦ Build strength with issue-based organizing
♦ Identify and develop new nurse leaders

Discover how to build power and create a community of committed advocates to lead changes in your workplace.

Who Should Attend

Emerging and existing bargaining-unit member leaders. Student Affiliates may also attend if space is available. If you want to attend but are unsure about your membership status, please contact us.

Registration

Registration will open Fall 2018. Visit the ONA website to learn more as details are finalized.

www.OregonRN.org/event/2019BUCon