

HEALTH CARE ALERT: All Out to Lansing to Stop Snyder's Plan to Destroy Health Care in DPS!

Defeat Snyder's Attempt to Drive Out the Teachers from the Public Schools!

March on the State Capitol – Wednesday, June 10 at 12pm – 124 W. Allegan St., Lansing, MI

A Call to Action by Steve Conn, Detroit Federation of Teachers' President

The Governor's new attack on our health care is nothing less than an attempt to drive teachers—and all other district employees—out of the Detroit Public Schools. This crisis now represents the do-or-die issue for the future of public education in Detroit. If Snyder and Emergency Manager Earley manage to implement their proposed assault, thousands of district employees would be forced to make an unthinkable choice: either leave the district to find real health care, or spend many thousands of dollars in deductibles *and starve in the process*. We are fighting for our very existence as public school teachers, principals, and staff. We cannot allow the Governor to impose this scheme, a scheme that would make it impossible for almost anyone to work in DPS. Everyone who is committed to public education in Detroit must take a stand now. Empty the schools on June 10, and march in Lansing to declare that you are sick and tired of Snyder's bad medicine!

The New Slum-surance Plan: What Is It?

The most prominent feature of the new plan is its multi-thousand dollar deductible requirement: thousands of additional dollars that you have to pay at full cost before the insurance will cover even a dime of your expenses. This is the equivalent of having no insurance until after you are completely broke. The deductibles are equal to or greater than the current annual total of each member's monthly contributions, meaning that members will have to pay *more than double* the current cost before the insurance will provide any coverage. In addition, there would be new coinsurance to pay, with higher copays on doctor and ER visits and especially medications. Anyone who actually needs health care coverage could easily end up paying the out-of-pocket maximums: \$6,600 for an individual or \$13,200 for a family.

The end result is a package that only provides the lowest level of support (Bronze) that is offered under Obama's Affordable Care Act. The Bronze tier is only

	2015 Current HMO Plans			2016 Proposal			
	Enhanced Core Henry Ford Network	Standard Core Henry Ford Network	Premium Plan Full HAP Network	Enhanced Core Henry Ford Network	Standard Core Henry Ford Network	Enhanced Premium Full HAP Network	Standard Premium Full HAP Network
Annual Deductible	0	\$500 employee \$1,000 family	\$500 employee \$1,000 family	\$3,000 employee \$6,000 family	\$4,000 employee \$8,000 family	\$2,000 employee \$4,000 family	\$4,000 employee \$8,000 family
Coinsurance	0%	0%	10%	20%	20%	20%	20%
Coinsurance Maximum (Annual)	0	0	\$500 employee \$1,000 family	\$1,500 employee \$3,000 family	\$1,500 employee \$3,000 family	\$2,000 employee \$4,000 family	\$1,500 employee \$3,000 family
Office Visit Copay	\$20	\$20	\$20	\$30 employee \$60 family	\$30 employee \$60 family	\$30 employee \$60 family	\$40 employee \$50 family
ER Visit Copay	\$100	\$100	\$100	\$100	\$150	\$250	\$250
RX copay: Generic/ Preferred/ Non-Preferred	\$5 / \$25 / \$40	\$5 / \$25 / \$40	\$5 / \$25 / \$40	\$20 / \$40 / \$60	\$20 / \$40 / \$60	\$20 / \$40 / \$60	\$20 / \$50 / \$100
Out-of-Pocket (OOP) Maximum	\$6,600 employee \$13,200 family	\$6,600 employee \$13,200 family	\$6,600 employee \$13,200 family	\$6,600 employee \$13,200 family	\$6,600 employee \$13,200 family	\$6,600 employee \$13,200 family	\$6,600 employee \$13,200 family

good for “catastrophic coverage for those who won’t use medical services,” according to obamacarefacts.com. It is the “bare minimum” level of coverage permitted under the ACA—its actuarial value only covers about 60% of total medical costs. (Silver plans, on the contrary, are the “marketplace standard.” Silver plans are also the only tier that qualifies for tax credits and subsidies for people with low income: “If you make between 100%-250% of the Federal Poverty level then we strongly suggest going with a Silver plan due to the perks of Cost Sharing Reduction Subsidies. For the little bit of extra premium you’ll have much better cost sharing, which means less out-of-pocket in an emergency. Typically you’ll have better benefits too.”) In other words, the only real purpose of a Bronze plan is to satisfy the minimal requirement for health care—on paper only—to avoid the federal tax penalty.

It is unconscionable for Snyder and Earley to foist such a “catastrophic” plan against DPS employees. For roughly similar monthly payments compared to the current plan, district employees under the new Snyder plan would only receive coverage suited for “those who won’t use medical services.” This is not real coverage: the employees and their family members would receive better medical care while unemployed, qualifying for state Medicaid. Instead of offering a plan to cover the diverse needs of district employees, Snyder and Earley decided to offer a plan that will not satisfy *any* medical needs. If they truly could not afford the current plan (and they can afford much better than what we have), they might simply have raised the premiums—but their real plan is effectively to *deny* us health care, and to drive out the teachers and staff by this sordid tactic.

The Real Plan: Rigging the “Competition” by Destroying Public Schools

Snyder and Earley are trying to force the majority of teachers and employees to leave the public schools and apply for jobs in *charters*. Almost any standard health plan—including the meager plans offered by charter schools—would be better than what is being proposed. The charter schools have never been genuinely competitive with the public schools, but the current attack is designed to compensate for that. While the profit-making charter companies are too busy stealing from the taxpayers to provide a decent education or decent working conditions, the Governor is trying to rig the system to help the charters “compete.” The timing of the current proposal is also deliberate: soon enough to give teachers a chance to find charter jobs over the summer, late enough to limit the amount of protest that is possible. That is, in part, why we must take mass action *now*, and not wait until the fall.

While school closures, cutbacks, and soaring class size have served to drive out thousands of Detroit students, the attack on health care is designed to drive out everyone else. The real intentions of the attack on our health care are the same as the intentions of the district-splitting plan that Snyder announced in April. Snyder is trying to dismantle the public schools and convert DPS into a charter district. This plan was already implemented in Highland Park. There, a charter company, the Leona Group, was given control over the schools while the debt was split into a separate enti-

ty. The Leona Group shut down the only public high school and replaced it with a charter. In late May, the Leona Group announced that it will close down the charter high school at the end of the school year this June, leaving Highland Park students with no high school to attend. The Emergency Manager there has made arrangements with Detroit and other districts to take over the education of the students. That is the Snyder plan in a nutshell: Highland Park went from having a failing *public* high school, to having a failing *charter* high school, to having *no* high school.

The attack on health care is also a symptom of the weakness of the whole Snyder program and state takeover. The current Snyder plan to split DPS does not have the support of either political party in the state legislature, and it would only exacerbate the ongoing financial crisis. Moreover, the imposition of a charter district would actually require the willingness of charter companies to operate the schools—the example of Highland Park shows that the Leona group was not able to continue business there, in spite of the fact that the district had split off the debt. Therefore, Snyder is looking to push his agenda by using more immediate, despotic means. Snyder is weak—he has created a crisis that he cannot resolve, and all of his attempted solutions keep making the crisis even bigger.

We Can Win! Join this Fight! Stand Up for Public Education in Detroit!

Teachers, principals, staff, and students: *all* of DPS should organize to march in Lansing on June 10. We do not need to accept the end of health care in our schools. We can save public education in our city.

We can win by turning to our collective strength as a union. In 2012, the DDOT bus drivers defeated a massive route-cut proposal by walking off the job for three days—by the third day, the drivers had successfully rallied the community, and because of their bold action, over one billion dollars was “found” to stop the cuts. Again, less than a year ago, when Snyder threatened to slash teacher pay by ten percent, teachers rallied and defeated the attack—the money was found and our own initiative saved our paychecks. We can defeat this new attack, as well, but only if we organize to build the fight against it. Additionally, the DFT will pursue legal injunctive measures, as well, but these measures can get tied up in the courts without a strong movement to ensure victory on all fronts. This attack is a challenge to all district employees. Answer this challenge with the same compassion and commitment that you have given to our DPS students: “We will fight to save public education in Detroit! And we are taking our fight to Lansing!”

Organize Your School to Join the March in Lansing
Contact event organizers at (313) 806-1485 or (313) 980-7075