

## Health Professionals and Allied Employees

Affiliated with the AFT Healthcare, AFT/AFL-CIO

# Champion

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Local 5103 members turned out in large numbers at a Red Cross walk-a-thon to gain public support

## AMERICAN RED CROSS NURSES AND TECHNICIANS WIN A NEW 3 YEAR CONTRACT

HPAE Local 5103 members at the American Red Cross, Penn-Jersey Region (ARC), ratified a new, three year contract on May 22nd. A tentative agreement was reached just hours before a strike

deadline.

Collecting and processing blood is vital to the health of our community and is the proud work of HPAE Registered Nurses and Technicians (Donor Collection Assistants, Scheduling Specialists, and Auditors). But the work can also require traveling hundreds of miles in a single day, spending long, tedious hours on your feet and, all too often, with not enough staff.

Despite the hard work and long hours of the staff, ARC management approached the bargaining table with a long list of “cut backs”, including a reduction in compensation for “travel time” (provided to employees who travel to collect blood at different locations), the elimination of holiday premiums, lifting the “caps” on health care premium increases, and the elimination of extended sick leave days. The Local Co-Presidents Tina Mills and Judy Merkowsky knew that to successfully block these concessions and win improvements in their working conditions, they would need the full support of the members, and they got it.

Members immediately volunteered to serve on the local’s Contract Action Team - an essential link between the Negotiations Committee and the membership. The Contract Action Team provided bargaining updates to the membership throughout the negotiations and helped recruit members to participate in several public activities.

On Saturday, April 19th, 2008, Local 5103 members attended the 6th Annual Red Cross Walk to Save Lives in Fairmount Park, Philadelphia, to ask the public for support. HPAE t-shirts and balloons were distributed and over 200 petition cards were collected as a show of support for our efforts to win a strong contract. At a membership meeting on Sunday, May 4th, 2008, over 90% of the membership voted to authorize a strike, sending a clear signal to management that this local was strong, united and determined.

On Saturday, May 10th, 2008, Local 5103 members used a community booth at Cherry Hill Mall to promote public awareness of the need for safe staffing and to preserve the role of Registered Nurses on all blood drives. Over 1200 members of the community filled out a petition card. At the last scheduled bargaining session on Monday, May 12th, 2008, the negotiating team handed over 4,000 cards across the table to management!

The HPAE bargaining team knew the members were strong – but most importantly, the management of the American Red Cross knew it, too.

On the day before a strike deadline, ARC withdrew every one of its proposed cutbacks and the new contract provided for the following improvements:

- A new premium payment for working certain weekend shifts.
- A no layoff guarantee for RNs
- A contractual limit or cap on mandatory overtime
- The ability of employees to request a “pause” in a blood drive if conditions are unsafe. Local 5103 achieved a 10% wage increase over three years, not including upgrades for certain employees.

The Negotiations Committee - composed of Co-Presidents Tina Mills and Judy Merkowsky, Tina Matteo, Renee Conyers, Jerry Costello, Nova Robinson, Lynnly Glynn, Michelle Thomas, and Brenda Brandon – unanimously supported the contract settlement and the members agreed by formally ratifying a new 3 year contract.

According to Tina Mills, the local achieved a fair contract: “There were a number of issues that we had raised in Labor/Management meetings but had not been resolved there that we finally were able to solve in the negotiations.” Judy Merkowsky added that the contract was a success

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Negotiating team (l-r): HPAE Organizer Mike Kunizaki, Jerry Costello, Renee Conyers, Tina Matteo, Michelle Thomas, Brenda Brandon, Judy Merkowsky, Nova Robinson, Lynnly Glynn, Tina Mills and HPAE Staff Rep Steve Leshinski



# NEWS FROM THE HPAE Committee On Political

## Paid Family Leave Insurance

Governor Corzine has signed into law the right for all workers to receive paid leave when they are caring for a newborn, newly adopted child or ill family member. HPAE, joined with the NJ AFL-CIO and a coalition of NJ Citizen Action, labor and community groups to advocate for the NJ Law.

Starting in July 2009, all workers will be eligible for paid leave. Here are the details:

**WHAT IS PAID FAMILY LEAVE INSURANCE?** The new Paid Family Leave Insurance program allows workers to take 6 weeks leave, with partial wage replacement, over a 12-month period to bond with a newborn or newly adopted child or to care for a seriously ill child, parent, spouse or domestic partner. Workers will receive up to two-thirds of their usual wage, with a current maximum of \$524 a week. The limit will rise yearly to keep up with the cost of living. The New Jersey Department of Labor and Workforce Development will administer the program and employees in need of benefits will apply directly with them.

**WHO GETS IT?** The more than 3.2 million workers of businesses of all sizes who currently pay into the state's Temporary Disability Insurance (TDI) program, or are covered by the state's Unemployment Insurance program would be covered. That's anyone working for a New Jersey employer for at least 20 weeks and who has earned \$143 in a base week. **WHO PAYS** and

**HOW MUCH?** Depending on their current wages, workers would pay an additional sum into the TDI fund. Starting January 1, 2009, a 0.09% payroll deduction will be taken on the first \$27,700 (adjusted annually for Cost Of Living increase) of an employees' wages. This rate will increase to 0.12% on January 1, 2010. If the 0.12% rate were applied to the \$27,700 of a worker's wage 2008 taxable wage, the maximum any NJ worker would pay is \$33/yr or 64 cents per week.

**WHEN WILL IT BE AVAILABLE?** Payroll deductions will begin in January 2009 and benefits will be available starting July 1, 2009. Workers wanting to bond with a new child can receive FLI benefits during the first 12 months after the child's birth or placement for adoption with the worker's family.

**WHAT DO PEOPLE GET NOW?** The federal Family and Medical Leave Act lets workers in companies of 50 employees or more, and public sector workers, take up to 12 weeks of unpaid leave over a 12-month period to care for a new child, a seriously ill family member or the employee's own serious health condition. More than 40% of workers aren't covered.

The New Jersey Family Leave Act lets workers in companies of 50 employees or more, and public sector workers, take up to 12 weeks of unpaid leave over a 24-month period for the birth or adoption of a child or a serious illness of a parent, child or spouse.

The state's Temporary Disability Insurance system provides two-thirds wage replacement to those who can't work because of sickness or injury not sustained on the job—including pregnancy disability and recovery from childbirth.

## Reclaiming our Healthcare System



### HPAE CONVENTION

October 2-3, 2008

Taj Mahal  
Atlantic City, NJ

### Join your colleagues for two days of discussion, planning and strategizing on at this year's HPAE Convention

This year, we will focus on Reclaiming our Health Care System - for our patients, our communities and our professions.

Our Healthcare System has been hijacked by insurance companies, for-profit companies, consultants, CEOs and Board members who participate in self-dealing and profit-seeking ventures - often at the expense of patients, communities and caregivers.

#### Its time to Reclaim It.

- To reclaim health coverage that is affordable, accessible for everyone,
- To reclaim choice and decision making for consumers and caregivers
- To reclaim ownership for our communities over our hospitals

#### Day One: Our coordinated contract campaign for 2009

#### Day Two: State and National campaigns

- to reform and increase health coverage
- to hold our hospitals accountable to the community to win staffing ratios

Yes, I would like to attend the HPAE Convention

You can register by:

1. Filling out and mailing the form below to: HPAE-110 Kinderkamack Rd., Emerson, NJ 07630
2. Or fax to: 201-262-4335
3. Or register online at: [www.hpae.org/eventregistrationmain.htm](http://www.hpae.org/eventregistrationmain.htm)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

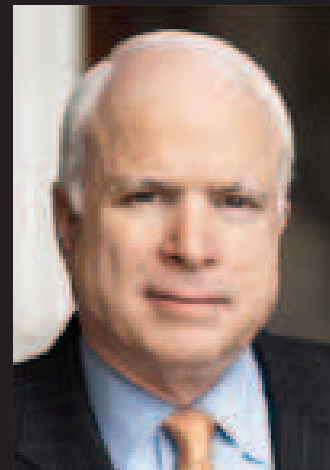
City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: ( ) \_\_\_\_\_ Work Phone: ( ) \_\_\_\_\_

Email: \_\_\_\_\_ Local: \_\_\_\_\_

# The Stakes Are High

**HPAE took a look at where the presidential candidates stand on the issues that are important our members**



## **SENATOR BARAK OBAMA**

### **HEALTHCARE**

Senator Obama supports Universal healthcare. He proposes making available a new national health plan to all Americans, including the self-employed and small businesses, to buy affordable health coverage.

### **EMPLOYEE FREE CHOICE ACT**

Senator Obama believes that workers should have the freedom to choose whether to join a union without harassment or intimidation from their employers. He co-sponsored and is strong advocate for the Employee Free Choice Act, a bipartisan effort to assure that workers can exercise their right to organize. He will continue to fight for EFCA's passage and sign it into law.

### **RETIREES**

Senator Obama opposes privatizing Social Security and he is against raising the retirement age.

### **IRAQ WAR**

Senator Obama opposed the war in Iraq from the start, and in January 2007 he introduced legislation to responsibly end the war in Iraq, with a phased withdrawal of troops.

## **SENATOR JOHN MCCAIN**

### **HEALTHCARE**

Senator McCain's health care plan undermines existing employer-based health care and pushes workers into the private market to fight big insurance companies on their own. It will reduce benefits, increase costs and leave many with no health care at all. McCain wants to shift the burden from employers to workers. He will make health care premiums part of taxable income, essentially creating a new tax for working families.

### **EMPLOYEE FREE CHOICE ACT**

**MCCAIN WILL NOT PROTECT OUR RIGHTS** Senator John McCain has spoken out against unions and consistently voted against collective bargaining rights for workers.

### **RETIREES**

John McCain supported President Bush's plan to risk our Social Security benefits through privatization, voted to raise the Medicare eligibility age and missed a critical vote to reduce prescription drug costs for seniors.

### **IRAQ WAR**

Senator McCain's position is indistinguishable from that of President Bush. He believes that although the country was misled regarding the cause for starting the war the troops should remain in Iraq until "victory" whatever the cost.



# HPAE LOCALS IN ACTION



## CONTRACT RE-OPENER AT UMDNJ

Both the Registered Nurses (5089) and the Professionals (5094) are currently involved in negotiations with the University of Medicine and Dentistry of New Jersey (UMDNJ). Both locals are in the middle of a four year contract (2006 to 2010) with UMDNJ, but agreed to open up their contracts to negotiate certain items for the last two years of the contract.

Local 5089 (RNs) agreed to bargain over wages, differential payments, and retiree health benefits through the HPAE Retiree Medical Trust.

Local 5094 (Professionals) has agreed to the same economic issues (wages, differentials and RMT) but also will address comp time for exempt (salaried) employees, job bidding, bumping rights for research staff, and sub-contracting. The local represents approximately 2400 professional staff in over 100 job titles.

UMDNJ receives over 30% of its \$1.3 billion budget from the state of New Jersey. Given the state's financial difficulties, the negotiations are likely to be difficult. Both locals are gearing up for a tough contract campaign over the next several months.

## LOCAL 5089's NEW OFFICER TEAM



Co-Presidents Molly Varghese and Emma DeBenedetto

Local 5089 has elected new officers. They are: co-presidents - Emma De Benedetto, CRNA and Molly Varghese, RN, Secretary Angie Zoleta, RN and Treasurer Cynthia McDougall, RN.

"The greatest challenge we face is to achieve the respect that we, as nurses deserve, and to achieve a safe, secure, and professional environment where nurses can use their knowledge and expertise to provide the best care for our patients," says Molly Varghese.

## SAFETY FIRST FOR RNS AT SOUTHERN OCEAN COUNTY HOSPITAL

HPAE Local 5138, which represents RNs at Southern Ocean County Hospital (SOCH) conducted a joint labor-management health and safety training program, facilitated by the Work Environment Council. Some of those who received the training will now serve on the local's Health and Safety Committee.

## NURSES REACH OUT TO ELECTED OFFICIALS

Local 5138 officers and members invited elected state and local officials to a legislative breakfast to discuss key issues facing the RNs at the hospital, to remind them of the important role the hospital plays in the community especially during the busy Summer season and to urge them support the hospital in the upcoming state budget talks. Shortly after, HPAE President Ann Twomey and Local 5138 President Kathy Whalen met with hospital CEO Joe Coyle to discuss the hospital's business plan and to propose greater union input and oversight over financial issues.

## SAFE PATIENT HANDLING AT MEADOWLANDS

On Tuesday, May 6th, HPAE Local 5147 hosted a vendor fair to demonstrate Safe Lift equipment at Meadowlands Hospital and Medical Center.

The fair was a big hit. Many of our members came by to observe the

equipment, some to try it out. Hospital management was there as well. The local collected surveys on the equipment, and a report on which pieces were most liked by members is forthcoming. The local is now moving forward with a Safe Patient Handling committee, and hopefully we can parlay all this interest and excitement into some new back saving gear!



Local 5147 member Kathy Schappa testing the equipment



(l-r) HPAE members Julian Cromlin, Cindy Brizzi, and Tom Smid watching a demonstration as a manager looks on.

## LOCAL 5186: THANKS, CARMEN!



Carmen Manibo

Carmen Manibo, Local 5186 founding President, is retiring at the end of May. Carmen was a key leader in organizing of the RNs at Christ Hospital and has been the President ever since. There are no words that can adequately express the gratitude and respect that every local member has for Carmen's vision, leadership and hard work. Thank you, Carmen, and enjoy your retirement. You've earned it!

## LOCAL 5004 WINS ARBITRATION ON THE ISSUE OF "WORK PREFERENCE"

The Englewood Hospital contract has a "Work Preference" clause which states, "Preference for available work time shall be given to bargaining unit employees over nurses supplied through outside agencies."

Periodically, management ignores the language and violates this provision of the contract. Each time they do, the local insists on compliance through the grievance procedure. Occasionally, it was forced, to proceed to arbitration. Each time, the nurses won.

The hospital was required to pay those who were denied the work – as if they had worked. Following the 2006 strike at Englewood Hospital, management used agency nurses to work two twelve hour shifts in the NICU even though bargaining unit nurses had made themselves available to work for four of the twelve hours (a common practice, offering to work an extra four hours before or after their regular 12 hour shifts). Management claimed, "the need was twelve hours, not four" and denied the grievance. It was taken to arbitration, and the arbitrator found that the language does not provide exceptions and that management has to operate within the language, even if it costs them a little extra.

# EDUCATION CORNER

## Why HPAE Is Involved in Politics

QUESTION:

*I understand that unionization enables us to negotiate good wages, benefits and*

*working conditions, and to have legal representation on the job. But why does HPAE get involved in politics, including supporting candidates? What does that have to do with what happens at work?*

When we go to the bargaining table with management, our ability to improve our conditions and to receive decent wages and benefits is very much affected by what happens in “politics”.

We don't negotiate in a vacuum. The state of the economy, federal and state health care funding, and current labor laws are factors that can play a significant role in whether our negotiations will be successful. And all of these factors involve politics.

If Medicare, Medicaid, and charity care reimbursements to hospitals are lower than actual costs, hospitals will experience financial distress, as is occurring now, and it becomes much more difficult for us to negotiate decent wages or benefits.

Another example: In New Jersey, public employee unions, including the two HPAE local unions at UMDNJ and our local at Runnells Hospital, are directly affected by state law and the state budget. Even our ability to negotiate over what issues we can negotiate – the scope of bargaining - are impacted by states court decisions.

If the laws matter, so, too, are the people we elect to make or change these laws. We need to elect political leaders who are supportive of our principles and issues. That is why we cannot ignore politics. We need to lobby for laws that will support our efforts to promote quality patient care, as well as provide

the working conditions and compensation needed to retain and recruit qualified staff. And we must support politicians who will fight alongside us for these laws.

The decisions about which laws to fight for and which politicians to endorse are made by HPAE's State Executive Council, based on recommendations from the Committee on Political Education (COPE). Both committees are composed of representatives of HPAE local unions. Our political choices are democratically determined.

HPAE does not “tell” the members how to vote. We encourage the members to join with their co-workers to lobby on pro-labor and pro-healthcare bills. We also provide information about the candidates, including why we have endorsed particular candidates. We do so because the more we are united around political issues, as well as bargaining demands, the greater our impact will be.

So, political action will always be an integral part of what we, as a union, do on behalf of our members, our families, and our patients.



HPAE members attending an Education Workshop on March 19, 2008.

### Locals in Action *continued*

#### HPAE REP from Cooper University Hospital Teaches at an AFT Workshop

Jim Scharff, RN, a Union Rep from Local 5118 (Cooper RNs), was chosen to represent HPAE at an American Federation of Teachers (AFT) workshop to discuss how local unions select, train, support, recognize and hold Reps accountable. Jim presented the training materials that Local 5118 uses to accomplish these goals.

The purpose of the two day conference was to exchange ideas about the “best practices” for developing and training Union Reps. AFT, the national union with which we are affiliated, will put the information together to share with AFT leaders throughout the country. Jim reported back to the Local that HPAE does a much better job with our Union Rep and internal structures than many other local unions in AFT. We thank Jim for his commitment and hard

### HPAE AT THE NJSNA CONVENTION



HPAE Organizer Bridget Devane working a booth at the fair at the New Jersey Nurses convention



Convention participants collecting HPAE literature

### GRIEVANCE VICTORIES AT THE SOUTH JERSEY HEALTHCARE LOCAL

The Registered Nurses of HPAE Local 5131 (South Jersey Healthcare) ratified their first contract in November 2007 and already have won some major contract victories. The contract required the Hospital to pay the nurses a retro check, based on the newly established wage scale, to June 2007. Unfortunately, the hospital made many mistakes in implementing the retro payments. A grievance was filed and the hospital agreed to make our members whole back to June 2007. Ultimately, our members have received about \$15,000 in back pay from this grievance!

Another big grievance victory involved management doing bargaining unit work. Our contract restricts management from doing bargaining unit work, except in the case of an unforeseen emergency. In a few units, management was ignoring the language in our contract entirely, and assistant nurse managers were performing bargaining unit work on a regular basis. In other cases, assistant nurse managers

were on the schedule, counting as a nurse in the hospital's staffing for the unit, but they were not performing bargaining unit work, leaving us short staffed. We filed a grievance and management agreed to abide by our contract - to restrict managers from performing bargaining unit work, and to cease counting managers in our staffing numbers.

Finally, we recently won a grievance involving a unilateral change in the calculation of mileage reimbursements for home care and hospice care nurses. Management changed the calculation of mileage, to our detriment, in violation of our contract. We filed a grievance because our contract is clear that current reimbursement practices will continue. Management agreed to stop violating the contract, to go back to the old policies, and to make our nurses whole for money they have lost.

# Welcome New Staff Members



**GAIL DRUM** has joined HPAE as a Staff Representative. Gail has over 17 years of labor union staff work with the National Education Association of New York, representing education employees, and with the New York State Public Employees Federation representing the professional/ technical unit of state employees. Gail's other work background is in the field of human rights, serving as a Human Rights Specialist with New York State, an investigator of employee discrimination cases for the US Postal Service, and an investigator/paralegal for a civil rights law firm.

**Bill Boydston** is a new Organizer with HPAE. For the past three years Bill worked as an Organizing with UNITE HERE throughout North America.

"After traveling extensively I am thrilled to be back at home working to help improve standards in the local area."



## ARC Nurse and Techs win contract

*continued from page 1*

All of the committee members recognized that the negotiations, which began March 3, 2008, would not have been successful without the backing they got from the membership.

A special "thank you" and recognition must be given to the outstanding work of the Contract Action Team - Sherri Aquino, Fahimah Brown-Mack, Aginah Dingle, Dean Gaudio, Jason Gunsenhouser, Dawn

Jordan, Frank Lamanna, Michele O'Flynn, Alvina Perry, Deborah Smith, Kristy Szafran, Susan Walsh, Chanika Waters. They have helped the entire membership become an active part of this important contract campaign. Every member of Local 5103 has won the respect of the community and our entire union for standing up for their rights and that of the community they serve and protect.

HPAE Staff Rep Stephen Leshinski and HPAE organizer Mike Kunizaki ably assisted the local during the negotiations.

## HPAE presents a Day of Continuing Education for Social Workers

**June 18, 2008**

**9 am- 4 pm**

**To register call: 800-801-5005  
or register online at [www.hpae.org](http://www.hpae.org)**

Wyndham Garden Hotel  
50 Kenny Place Saddle Brook, NJ

**8:15 am – 9 am: Registration/Continental  
Breakfast**

Both seminars will be presented by  
Barbara London, LCSW

**9 am 12 pm: "Sensitivity to Cultural Diversity in the  
Elderly"**

**1 pm -4 pm: People Who Push Our Buttons:  
Understanding Conflict and Dealing**

**6.0 Clinical Contact hours will be awarded**

*These programs have been approved for Continued Education  
hours by the New Jersey State Board of Social Work.*

# HPAE Council of Retirees (COR)

## Protect Yourself and Your Family with AFT + Long-Term Care Insurance

Chances are that you or someone you love will need nursing home or in-home care someday. With costs on the rise, this kind of care can drain a lifetime of savings. Long-term care insurance helps protect your financial independence and your dignity by giving you the freedom of choice to receive care in your own home, if medically appropriate, or at a facility you select. Plan today so that you can be better prepared to spend tomorrow on your own terms. For more information, go to:

**[<http://www.unionvoice.org/ct/edqZa5d1IPQ5/>]  
or call toll-free 866/253-1334.** And remember: This AFT + insurance is available for family members, too.

## Medicare Advantage Raises Costs for All Beneficiaries

Medicare Advantage (MA) plans are shortening the solvency of the Part A Trust Fund, Rick Foster, chief actuary for the Centers for Medicare & Medicaid Services, told the House Ways and Means Health Subcommittee on April 1. Foster testified that if the law were changed to set the same rates for MA plans as traditional Medicare, the solvency of the Medicare Trust Fund would be extended by about 18 months. He indicated that overpayments increase premiums for 44 million seniors and some 6 million people with disabilities by about \$3 a month. When directly asked if MA ever costs less than fee-for-service, Foster said, "No, not under current law." In addition, he testified that the 10-year cost projection for the Medicare prescription drug benefit is 37 percent lower than projected in 2003 when Congress approved the law that created the benefit. Foster added that the projected costs are 17 percent lower than Medicare analysts estimated a year ago. He attributed about 11 percent of the lower projection to greater-than-expected competition among drug plans, 19 percent stemmed from lower estimates of national prescription drug spending, and 7 percentage points stemmed from lower-than-expected participation in Part D.

# Health Savings Accounts (HSAs): The Wrong Solution For Our Health Insurance Problems

America's working families are facing a crisis in health care: Between 2000 and 2006, health care costs rose nearly five times the rate of inflation. As a result, employers continue to shift more health care costs onto workers—or simply drop health coverage all together. Already, nearly 45 million Americans have no health insurance.

President George W. Bush and Senator John McCain support Health Savings Accounts (HSAs) as a solution to the health care crisis. An HSA is a special, tax-advantaged savings account for medical expenses. These savings accounts are typically paired with high-deductible insurance coverage. Employers and/or employees may contribute to the HSA up to a certain amount (based on the deductible). An employee can then use the money in their HSA to pay for medical costs prior to reaching their deductible and to cover cost-sharing imposed after their deductible is met.

According to Bush and McCain, combining an HSA with a high-deductible health plan will save consumers/patients money and make our health care system more efficient.

In fact, HSAs will end up costing consumers more money and providing less health care. According to the AFL-CIO, here's why:

- HSAs require high out-of-pocket expenses—a minimum deductible of \$2,200 deductible for a family—before workers' coverage actually kicks in. The maximum out-of-pocket limit for a family is \$11,000 in 2007 and increases to \$11,200 in 2008. As a result, many workers and their families are likely to go without critical health care or delay seeking needed care because they cannot afford it.
- HSAs encourage employers to shift more health care costs and risks to workers. There is no evidence that HSAs will lower overall health care costs. While HSAs and their high-deductible plans may reduce employer costs, they do so by imposing additional costs on workers and their families.
- HSA plans will discourage preventive care, ultimately increasing the cost of health care in the United States.
- Workers who remain in more comprehensive coverage plans will see their premiums increase as younger and healthier workers opt for the high-deductible HSAs. As result, older and less healthy employees would be pooled together in a higher-risk group and insurers would raise premiums. As employers face higher premiums for traditional employer group health plans, they would be more likely to shift even more costs to workers or drop traditional health coverage all together in favor of high-deductible HSAs.
- HSAs and high-deductible plans don't prompt individuals to become "smarter shoppers" for health care. An August 2006 U.S. Government Accountability Office (GAO) report (Early Enrollee Experiences with Health Savings Accounts and Eligible Health Plans, GAO-06-798) noted that few participants actually researched the cost of medical or hospital services. In addition, there is no evidence that individuals will be better than their employer or health plan at negotiating hospital and doctor rates.
- Most uninsured Americans could not save large amounts of money to put into HSAs. Because most low-income people

have little disposable income after paying for housing, food and other necessities, it is unlikely they could manage to spare \$2,850 in 2007, increasing to \$2,900 in 2008 (or much more, in the case of a family) to put into an HSA. And many uninsured don't even have enough income to see any benefits from the tax breaks. A General Accountability Office (GAO) report found that the average adjusted gross income of tax filers reporting they had an HSA was \$139,000, compared with \$57,000 for all other tax filers.

- Racial and ethnic minorities suffer disproportionately from chronic conditions and so are less likely to benefit from HSAs. For example, African Americans and Latinos are twice as likely to suffer from diabetes as whites. Because racial and ethnic minorities are more likely to have acute or chronic conditions and are more likely to be low income, they are far less likely to benefit from HSAs and far more likely to be harmed by high deductibles.
- HSAs would undermine employer-sponsored group insurance—the backbone of health care financing in the United States. Instead of making HSAs more available to working people, we need to work toward universal health care, so that all Americans have access to quality, affordable health care.

Portions of this article were taken from the AFL-CIO website, <http://www.aflcio.org/issues/healthcare/hsa.cfm>.

## UMDNJ Legislative Breakfast



HPAAE members at UMDNJ meet with legislative leaders Senator Joseph Vitale, Senator Ron Rice, Assemblyman Tom Giblin