



Oregon Nurses Association
Bargaining Unit Newsletter

Coquille Valley Hospital (CVH) Medical Center Nursing News



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June 10, 2014

ONA / CVH

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Super Bad News Regarding Our Health Insurance – We could face a 52% increase in premiums

On May 28, 2014 we were notified by the hospital's attorney of a "truly ugly situation developing with respect to the renewal cost of the Health and Welfare coverage at Coquille Valley"

PacificSource is our insurance carrier, and they have told the hospital based on our most recent claims experience and the size of our employee group that they will be proposing either a 47 percent or 52 percent increase in our insurance rates/premiums specifically for medical insurance. **Yes you read that correctly!**

The cost of your insurance is based on many factors including the size of your employee group as well as the number of claims and the types of claims that are made on the insurance plan. We do not have all the details yet, but we can assume that it is because we are a small hospital, that we had a few expensive claims and that those claims caused a big jump in the cost of our insurance. It is likely that the insurance company spent more on claims for our employees than they took in with regard to premiums. This is why so many small employers struggle to provide insurance benefits to their employees. When it comes to health insurance in the United States, employers

and their employees do better when they are able to be part of a large group of employees so the cost and the risk can be spread out over that large group.

According to our contract, the hospital pays the first 10 percent of any increased cost in premiums. Any portion of the premium increase above 10 percent is split 50/50 between the hospital and the employee. To review the impact of that increase please look at the chart on page two of this update.

Rather than just implement this increase the hospital would like to meet with us to figure out a way to mitigate the increase. We were told that they would like us to contemplate serious plan design changes in order to avoid a 52 percent increase, but with a plan that already has a \$35 co-pay and a \$2,500 deductible for an individual and \$5,000 for a family, it is hard to fathom what kind of design changes we could make that would meaningfully mitigate the rate increase and still provide a half way decent insurance benefit.

Our Labor Representative, Julie is on a temporary leave of absence. Rob Nosse

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More about the bad news with regard to our health insurance

2013 Plan Year Medical Benefit Costs				
	Employee Only	Employee & Spouse	Employee & Family	Employee & Children
Total Premium	\$628.11	\$1,444.67	\$1,834.10	\$1,155.73
Hospital Portion	\$628.11	\$1,066.98	\$1,276.28	\$911.68
Employee Portion	\$0.00	\$377.69	\$557.82	\$244.05
Projected 2014 Plan Year Medical Benefit Costs				
	Employee Only	Employee & Spouse	Employee & Family	Employee & Children
Total Premium	\$954.73	\$2,195.90	\$2,787.83	\$1,756.71
Total Increase over 2013 Rates	\$326.62	\$751.23	\$953.73	\$600.98
10% of Increase	\$32.66	\$75.12	\$95.37	\$60.10
Remaining Amount of the Increase After 10%	\$293.96	\$676.11	\$858.36	\$540.88
50/50 split	\$146.98	\$338.05	\$429.18	\$270.44
2013 Employee Portion	\$0.00	\$377.69	\$557.82	\$244.05
New Employee Portion	146.97*	\$715.74	\$987.00	\$514.49
2014 Hospital Portion	\$628.11	\$1,066.98	\$1,276.28	\$911.68
New Hospital Portion	\$808	\$1,480	\$1,801	\$1,242
* If the employee has to pay. The contract and past practice are that there is no premium paid by the employee when they choose employee only insurance.				

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ONA Labor Representative works out of the Tualatin office will be working with us and the hospital to try to come up with a way to deal with this large increase in the cost of our insurance. We have to figure out something because the cost in terms of lost wages especially for those employees who need to cover their spouse or children is unacceptable.

The chart to the left shows the current monthly cost of our health insurance premiums and what a 52 percent increase in the monthly premium would mean for employees in 2014 starting in July. Total premium is the total cost of the premium. Ten percent of the increase is the cost of the increase the Hospital covers in total. The 2014 Employee Portion is the new additional cost to employees after the 50/50 split of the rest of the cost. The New Employee Portion is what each employee will pay monthly to cover themselves or a member of their family or a full family.

What employee can afford to pay \$987 a month just to have insurance for themselves and their family?

Congratulations to the following ONA members elected to ONA leadership positions.

President

- Katy Cooper, BSN, RN, CCRN - Oregon Health & Science University (OHSU)

Secretary

- Diane Hedrick, RN - Retired

Director

- James Sims ARNP, MSN, RN - Peace Health Medical Group

Cabinet on Health Policy

- Erin Shawn, MSN, FNP, RN – Mid County Health Center

Cabinet on Education

- Janet Killen, MSN, BSN, RN - Sacred Heart Medical Center (SHMC)

- Patricia Bellamy, RN - Retired

Cabinet on Nursing Practice & Research

- Charity Pape, BSN, RN, HNB-BC – OHSU, State of Oregon

Cabinet on Economic & General Welfare

- Susan V. Johnson, BSN, RN – Samaritan Albany General Hospital (SAGH)

For Information on additional new ONA Leaders, please go to ONA's home page www.OregonRN.org