



Oregon Nurses Association
Bargaining Unit Newsletter

Columbia Memorial Hospital (CMH) Newsletter Update



Oct. 7, 2016

ONA / CMH

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Becky White, OR
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CMH Proposes Sweeping Changes to Your Health Benefits

Columbia Memorial Hospital (CMH) notified us Sept. 30 of proposed sweeping changes to our health benefits. The plans are experiencing a 20% increase in usage this year and the changes would hold the increase in premiums needed to fund the plans for 2017 down to about 15%. That's already a big increase to our monthly cost, but unfortunately, at first look, the proposed changes would shift the rest of the increased costs of the plans to employees, by significantly increasing employee deductibles, coinsurance, and co-pays, also known as out-of-pocket expenses (OOP).

Thanks to our contract, CMH has to give us a 90-day notice of proposed plans changes and an opportunity to bargain. ONA quickly filed a request to bargain and requested information to determine whether the changes represent a significant change in our traditional cost

sharing arrangement. Our contract says that our union will not unreasonably withhold agreement to health insurance plan changes. But that also means we can withhold agreement to unreasonable changes to the plans.

The main sources of revenue that pay for our medical claims are employer premiums, employee premiums, and employee OOP. CMH appears to be trying to hold down their share of premiums by funding a higher percentage of the plans through employee OOP. So far they've said that is not their intent, so we are hopeful they'll be willing to look at other ways to hold down costs.

Here's how the plans would change under CMH's initial proposal:

Most of our nurses are in the Basic Plan. The Basic Plan would be replaced with a Preferred Provider Organization (PPO) Plan.

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Membership Matters

[Click here](#) for a membership application [Click here](#) to go to our bargaining unit webpage

For a Better Bargaining Unit and a Stronger Voice for CMH Nurses

Proposed Health Benefits Changes

Continued from Page 1

Changes to the Basic Plan

Benefit	Basic	PPO	In-netwk increase	Out-netwk increase
Employee Only Deductible	\$300	\$500	\$200	\$200
Family Deductible	\$900	\$1,500	\$600	\$600

	<i>in-netwk / out-netwk</i>	<i>in-netwk / out-netwk</i>		
Co-Insurance Rate	20% / 40%	20% / 40%	no change	no change
Per Person OOP max. (co-ins. + ded.)	\$2,000 / \$4,000	\$3,000 / \$6,000	\$1,000	\$2,000
Family OOP max. (co-ins. + ded.)	\$6,000 / \$12,000	\$9,000 / \$18,000	\$3,000	\$6,000
Physician Co-Pay	\$20 / 40%	\$25 / 40%	\$5/visit	no change
Specialist Co-Pay	\$20 / 40%	\$40 / 40%	\$20/visit	no change
Urgent Care Co-Pay	\$20 / 40%	\$25 / 40%	\$5/visit	no change
ER Co-Pay	\$100 + 20% / \$100 + 40%	\$125 + 20% / \$125 + 40%	\$25/visit	\$25/visit

RX OOP Max	\$1,000 3X Family	None	Unltd	Unltd
RX Co-pay	<i>CMH Pharm/Others</i>			
-Generic	\$15	\$15 / \$25	no change	\$10/med
-Formulary	\$30	\$30 / \$40	no change	\$10/med
-Non-Formulary	\$30	\$50 / \$60	\$20/med	\$30/med
Rx Co-Pay Mail				
-Non-Formulary	\$60	\$100	\$40	\$40

A smaller number of nurses are in the Tier II Plan. The Tier II Plan would be replaced with the HSA Plan.

Changes to the Tier II Plan

Benefit	Tier II	HSA	In-netwk increase	Out-netwk increase
Employee Only Deductible	\$1,500	\$1,750	\$250*	\$250*
Family Deductible	\$3,000	\$3,500	\$500*	\$500*
	<i>in-netwk / out-netwk</i>	<i>in-netwk / out-netwk</i>		
Co-Insurance Rate	20% / 40%	25% / 50%	5%	10%
Per Person OOP max. (co-ins. + ded.)	\$5,000 / \$10,000	\$6,000 / \$12,000	\$1,000	\$2,000
Family OOP max. (co-ins. + ded.)	\$10,000 / \$20,000	\$12,000 / \$24,000	\$2,000	\$4,000
Physician Co-Pay	20% / 40%	25% / 50%	5%	10%
Specialist Co-Pay	20% / 40%	25% / 50%	5%	10%
Urgent Care Co-Pay	20% / 40%	25% / 50%	5%	10%
ER Co-Pay	\$150 + 20% / \$150 + 40%	deductible + 25%	5%	-15%

RX Co-Pay Retail				
RX OOP Max	\$1,000 2X Family	None	Unltd	Unltd
Rx Co-Pay				
-Generic	\$15	deductible + 25%	??	??
-Formulary	\$30	deductible + 25%	??	??
-Non-Formulary	\$30	deductible + 25%	??	??
Rx Co-Pay Mail				
-Generic	\$30	deductible + 25%	??	??
-Formulary	\$60	deductible + 25%	??	??
-Non-Formulary	\$60	deductible + 25%	??	??

*CMH will contribute this amount to a Health Savings Account which can be used to pay deductible, coinsurance, and co-pays.

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Proposed Health Benefits Changes Continued from Page 2

Rejecting CMH's proposed changes means our monthly premiums would rise by about 20% rather than 15%. Would you prefer to hold the increase down to 15% and accept CMH's proposed changes? Please let us know by replying to Gieryn@oregonrn.org.

What's a Health Savings Account?

A health savings account (HSA) is a savings account used in conjunction with a high-deductible health insurance policy that allows users to save money

tax-free against medical expenses. CMH is proposing to open an account for each employee in the proposed HSA Plan and contribute \$250 annually for those taking employee-only coverage and \$500 annually for those covering dependents. Those amounts would completely cover the increase in deductibles for those switching from the Tier II Plan, but would not cover any of the increased coinsurance or co-pays.

HSAs are portable, meaning when you leave CMH, you would take your HSA account with you.



Oregon's New Nurse Staffing Law

Thanks to ONA members' support, the Oregon Legislature successfully passed improvements to Oregon's Hospital Nurse Staffing Law in 2015. These much-needed improvements ensure that nurse staffing committees have the final say in hospitals' staffing plans, increase state-led investigations and audits, enhance staffing plans' transparency, establish reasonable limits on mandatory overtime, and create a mediation process for staffing committees to resolve impasses, among other changes.

[Click here to learn more about Oregon's new Nurse Staffing Law](#)

SAVE THE DATE: 2017 ONA NURSE LOBBY DAY

ONA invites you to join nurses and nursing students from around Oregon to lobby on important nursing and health policy issues and meet with your legislators.

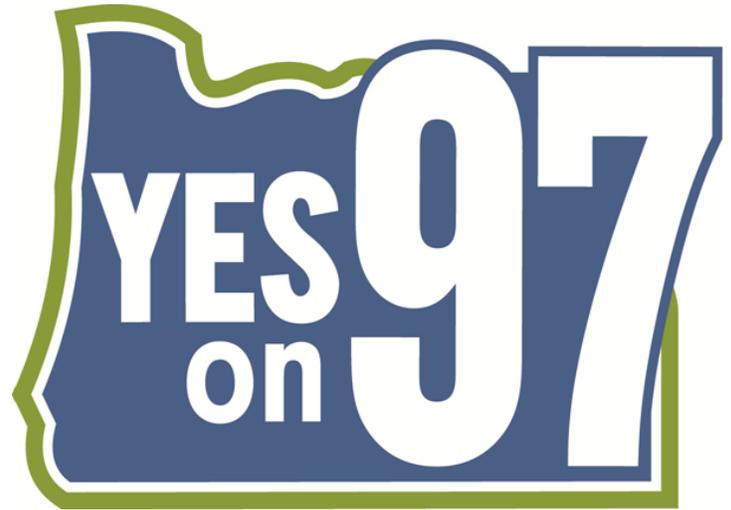
Hundreds of nurses will rally at the Oregon State Capitol in Salem on **Tuesday, February 14, 2017** to advocate for our patients and advance Oregon nurses' practice. It's vital that we have nurses represented in the key decisions that are made about our priorities and key bills that will come up in the 2017 session. Early registration for ONA members is now open.

Visit
www.OregonRN.org
for more
information and
registration.

Oregon Nurses Association (ONA) is proud to endorse [Measure 97](#) this November – the ballot measure that would hold some of the largest corporations accountable to working Oregonians. Measure 97 asks some of Oregon’s largest companies – including the likes of Comcast, Wal-mart and Monsanto -- to invest in Oregon’s communities by changing the tax code to ensure that C-corporations with over \$25 million in in-state sales pay their fair share in corporate taxes.

By law, the estimated \$6 billion in revenue Measure 97 would generate would be allocated to public education, senior services and health care. Part of this funding will help fill the anticipated gap in Medicaid funding to keep thousands of Oregonians on the Oregon Health Plan, extend care to uninsured children across the state, and help provide Oregonians with health services like school nurses and basic public health programs.

In advocating for our patients, nurses understand that Oregon schools should be fully funded, all seniors



should have services to stay safe and independent, and everyone should have access to quality, affordable health care. But none of that can happen when Oregon has the lowest corporate tax rate in the country.

To learn more and get involved in the Yes on 97 campaign, contact ONA’s political organizer Chris at Hewitt@oregonrn.org or by calling 503-293-0011.



Put Your Leadership into Action—Serve in an ONA Elected Position!

By deciding to run for an ONA statewide elected position, you make a choice to invest in your future and the future of nursing.

Whether serving on a committee, cabinet, or the board, ONA leaders have the capacity to influence public policy, professional nursing standards and the advancement of the association. In a leadership position, you will help ONA and the nursing profession remain strong.

2017 ONA Statewide Election Positions Open

Vice President/ANA Delegate

Treasurer

Director (4)

Cabinet on Health Policy (4)

Cabinet on Education (3)

Cabinet on Nursing Practice & Research (2)

Cabinet on Human Rights & Ethics (1)

Cabinet on Economic & General Welfare (1)

Nominating Committee (3)

ANA Delegate Alternate (2)

NFN Delegate (3)

January 20, 2017 is the deadline to self-announce candidacy for the statewide ONA elections.

If you are interested in running for one of the open leadership positions, please [complete the Talent Bank & Consent to Serve Form here](#).

For more information, please contact Kathy Gannett at 503-293-0011 or 800-634-3552 ext. 309.