

Nurses put the care in  healthcare

July 26, 2016

WHAT DOES MNA'S PROPOSAL ON HEALTH INSURANCE MEAN?

Yesterday, we talked about how Allina Health's proposal on health insurance was basically an elimination of the two plans that they claim they offered to "keep." MNA made a comprehensive compromise to settle the issue on health insurance. This is our proposal:

Highlights of MNA's Proposal to Allina

- **Maintain contract protection language.** By keeping the "No Diminishment of Benefits" language in the contract, Allina Health cannot change the benefits during the term of the contract. In other words, nurses will retain their voice on their health insurance. Our proposal prevents Allina from changing benefits the day after the contract settles or sometime during the term of the contract. What purpose would there be in keeping two plans that Allina Health could change at any time?
- **Health insurance committee.** During the term of our contract, a health insurance committee with equal participation between MNA and Allina Health would be created to review health insurance information, including benefit design and costs, and bring changes to the bargaining table in the future.
- **Shared responsibility for premium increases.** MNA proposed that the premium contributions currently outlined in your contract would remain the same. Allina wants to freeze the amount of dollars that they pay for your premium. Allina's approach means that the cost in years to come would be shouldered by the nurses - making the premiums unaffordable for nurses to keep the MNA health plans.
- **Modest increases to co-pays and deductibles.** Adding a small co-pay for ED and office visits helps to keep the level of premium increases lower for future years.
- **Eliminate 2 plans (250 and Plus).** These plans have the fewest members and face the greatest potential for future large premium increases.
- **Shared risk for claims with all Allina employees.** This approach balances the risk that exists if one group has a year with especially large claims.
- **Nurses who leave the MNA plans cannot enroll in an MNA plan in the future, and all new nurses would continue to be eligible for the MNA health plans.** This is a compromise that we offered Allina Health. Allina Health rejected our compromise and dug their heels in, saying no new nurses at all.

Allina took our compromise and, instead of working toward settlement, created a new plan for elimination of all of the MNA plans.

Look for our next update tomorrow, July 27, 2016. Check out future actions at:
https://mna.formstack.com/forms/allina_actions

In solidarity, MNA Negotiation Team