



Coverage is Critical to Care

Why pass LD 1687, the Health Care for Health Care Workers Bill?

1. Quality care depends on quality jobs

- **Reliability for consumers.** Consumers of long-term care report that a reliable, competent worker is the most important component of the quality of care they receive. These workers provide 80 percent of the “hands-on” care that Maine’s long-term care consumers depend upon each day.
- **Without coverage, workers are endangered.** Direct care workers without health coverage tend to go without medical care except in emergencies. An undiagnosed and untreated illness can force workers to miss work or leave the direct care workforce altogether.

2. The quality of long-term care is an issue that affects you, your family, your neighbors and friends...all of us.

- **Demand is growing.** Maine employed over 18,410 direct care workers in 2006, and direct care occupations comprise four out of the top 11 fastest-growing occupations in the state.

- **Long-term care consumers are in jeopardy.** Unless we take steps to make the direct care job a quality job, we will leave hundreds of elders, and those living with disabilities and chronic conditions without a paid caregiver now and in the future.
- **A workforce in crisis.** Fast food and many retail workers have higher-paying jobs, often with better benefits than direct care workers. Competition with these higher-paying jobs that include benefits means that fewer workers are entering Maine’s direct care workforce, and many are also leaving it.

3. It’s a smart investment

- **Employers can’t afford it.** Small businesses are the backbone of Maine’s economy. Most small, independent home care agencies and long-term care facilities can’t afford the cost of providing affordable health insurance for their direct care workers.
- **Coverage improves retention.** Direct care workers with health insurance stay in the same job twice as long as those without coverage. The training and administrative cost of replacing direct care workers who leave the workforce for better jobs is more than \$2,500 per worker.

Why do so many direct care workers lack health coverage?

- **It's not offered.** Low MaineCare reimbursement rates prevent most home care providers from offering insurance. An estimated one-third of home care workers in Maine are uninsured.
- **Most can't afford individual policies.** Since direct care workers earn \$6.14 an hour less on average than other workers in Maine, purchasing individual health policies is out of the question.
- **Many can't afford the co-pays.** In a sample of direct care workers, one in ten who were offered health coverage in nursing/residential care facilities declined the coverage and remained uninsured because they could not afford the premiums, deductibles, and co-payments.
- **Many aren't eligible.** Many direct care workers work part-time, and are ineligible for insurance that may be offered by their employers.

There is a solution: The facts about LD 1687

- **DirigoChoice can work better.** DirigoChoice can better serve as a vehicle for long-term care providers to offer coverage. LD 1687 proposes:
 - Allowing long-term care providers with more than 50 employees to enroll.
 - Prioritizing direct care workers for individual enrollment.
 - Designing a program where service providers can contribute to the premium cost of their part-time, per diem direct care workers who are individually enrolled.

Maine can do it.

Let's roll up our sleeves and start caring for our caregivers!

About the Coalition

The Maine Direct Care Worker Coalition is comprised of 28 organizations from the long-term care sector in Maine. The Coalition includes long-term care workers, consumers, and service providers. The Coalition's mission is to promote policy and practices that respect and value direct care workers in order to sustain quality long-term care in Maine. In the initiative to expand health coverage for direct care workers in Maine, we are partnering with the PHI Health Care for Health Care Workers campaign, which is working on this issue throughout the United States. For more information see www.coverageiscritical.org.

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