

**#206**  
**Proposed Resolution**

**SEIU Healthcare 1199NW**  
**for SEIU Convention May 2016**

**High Deductible Health Plans Resolution**

WHEREAS catastrophic plans deny access to affordable and quality healthcare for workers who are unable to pay high out-of-pocket costs and exacerbates income-based inequities in healthcare access; and,

WHEREAS high deductible catastrophic health plans hurt our population's health by disincentivizing preventative care and chronic disease management; and,

WHEREAS studies have shown that high-deductible plans result in patients avoiding needed care, and putting off filling needed medications, thus exacerbating societal inequities in healthcare access and outcomes;

WHEREAS high deductible health plans increase the risk of medical debt and medical bankruptcy, which remains the leading cause of bankruptcy in America; and,

WHEREAS high deductible health plans shift costs increasingly onto workers and off of employers despite wage stagnation and growing income inequality; and,

**Therefore, Be It Resolved**

1. SEIU will fight against high deductible health plans in bargaining by leading with alternative value-based plan designs that are better for consumers; and,
2. SEIU will continue working with researchers and engage in public data collection through federal, state and local government to show the financial and health care outcome costs of high deductible health plans; and,
3. SEIU will continue educating our members, the labor movement, community allies, and public officials about the negative impacts of high deductible health plans.

**Submitted Tuesday, April 19, 2016**