The cost of health insurance is a burden for American families, even with the cost-containment successes of the Affordable Care Act. This is true for workers who are members of labor unions and those who are not. Union members far too often must relinquish raises to sustain decent health insurance. As a result, affordable healthcare and prescription drug prices was the top-rated issue of concern for USW members in the Your Union, Your Voice survey.

Many policy proposals to reduce costs and extend coverage have been introduced. While there are pros and cons to each of these, it is essential for the U.S. to implement real solutions to contain health insurance costs and move toward coverage for all Americans.

**VICE PRESIDENT BIDEN’S RESPONSES TO USW QUESTIONNAIRE ON HEALTH CARE:**

The USW and other labor allies secured full **repeal of the Cadillac Tax** at the end of 2019. Now that the Cadillac Tax is repealed, VP Biden said that he will seek additional sources of funding to ensure that the Affordable Care Act is protected, but “will oppose additional tax hikes on hard working Americans.”

VP Biden says he will secure passage of a plan that builds on the successes of Obamacare to expand coverage and **lower out-of-pocket costs for consumers like deductibles, premiums, copayments, and prescription drug costs** by:

- Using existing antitrust laws to break up large corporations that have dominated our healthcare system, reduced competition, and driven up costs for consumers
- Ending “surprise medical billing” that occurs when a patient visits an in-network hospital but unknowingly sees an out-of-network doctor
- Partnering with the healthcare unions to develop innovative solutions to lower costs, improve quality of care, and raise wages for low-wage health care workers
- Allowing Medicare to negotiate prescription drug prices with drug companies
- Limiting prices for new prescriptions drugs and keeping price increases for existing drugs lower than inflation

Biden will **create a new public option** so Americans can choose to join a Medicare-like program or keep their private insurance. Under the new program, Biden will reduce costs for patients by negotiating lower prices from hospitals and better coordinate among all of a patient’s doctors. Primary care visits would not have a copayment.

Biden will **lower the Medicare eligibility age to 60**, which will expand healthcare options to older Americans.

If he were president now during the COVID-19 pandemic, Biden would make sure every single person in this country gets free testing and treatment. He could also immediately have the federal government **cover 100% of COBRA premiums** to ensure workers could keep their health plans for the duration of the crisis.

For additional survey results, visit [www.uswvoices.org](http://www.uswvoices.org). To read the full questionnaire, visit [www.uswvoices.org/joesanswers](http://www.uswvoices.org/joesanswers)