

SBUT ANNOUNCER

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Greetings Members!

The new school year is well underway and I know that you all are busy educating your students. Your chapter officers and representatives spent a good portion of the summer preparing to represent you this school year by attending various CTA-sponsored trainings and meetings. SBUT had its own very well attended representative training last month in Manhattan Beach. Your reps are now prepared to answer questions regarding your contract and collective bargaining rights or they can

channel your complex issue to an officer when necessary. In other words, they are ready, willing and able to advocate for you!

Do your part. Stay in touch with your reps. Make sure they have a non-district email address and cell phone number for you. Attend your site and general meetings. Give reps feedback on surveys and when they invite you to meet, please come and make your voices heard.

Sandra Goins, Executive Director

Who Will Care About Health Care?

Last month the Governor once again vetoed SB840-the legislation that would provide for a single payer for health insurance in California. Supporters, who include Senator Sheila Kuehl (D-Santa Monica), have vowed to bring the bill back in February 2009. As your bargaining teams continue in the struggle to improve benefits for you and your family in this ever tightening economy, it's important that we all recognize that this is an issue that will not be solved by raising caps or increasing salaries (although that

definitely needs to happen in all of our chapters).

Here is part one in a series of articles that we will bring to you between now and February 2009 on proposed "Single Payer" plans and how they may impact you and your family. This information was gathered from One-CareNow a group in support of SB840.



SB 840 in a Nutshell

The bill creates one plan and one public trust fund which pays all health care bills and collects all the monies already being spent on health care and insurance plans, which is called a "single payer" system. When enacted, SB 840 replaces all health premiums, taxes, deductibles and co-payments now paid by employers, employees and individuals with one affordable premium paid to the public trust fund to save \$8 billion dollars in the first year alone and over \$350 billion over a ten year period.

A Brief History

On August 28, 2006 SB 840 passed both houses of the California legislature in a historic vote

affirming the right of Californians to quality, affordable health insurance. On September 22, 2006 after taking \$4 million from the insurance industry, Governor Schwarzenegger vetoed SB 840 on the grounds that "healthcare is not a right." On January 9, 2007 Governor Schwarzenegger unveiled his own healthcare reform proposal to vastly increase insurance coverage by using an individual mandate to force uninsured Californians to buy private health insurance yet his proposal fails to establish effective quality or cost controls.

On Feb 27, 2007 Senator Kuehl reintroduced SB 840 to great fanfare in Sacramento. On April 20,

2007 the finance portion of SB 840, SB 1014, was introduced. SB 840 passed the CA Senate on 6/6/07. In January 2008 Governor Schwarzenegger cobbled together a bad compromise bill ABX 1-1 with the Assembly which failed in the Senate where the wise Senate Health Committee rejected it 10 to 1.

On September 1st, 2008 SB 840 passed the California Legislature only to be vetoed by the Governor later in the month.

Affordability

Healthcare dollars will go farther by correcting the current health care finance system which currently spends nearly 50% of each

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Teachers and Tech

Advances in technology have enabled educators to reach students 24/7, but you get into a difficult situation, check out this article originally published in CTA's *California Educator Magazine* in September 2007.

After a teacher at a local private school got into trouble over improper Internet usage, Livermore Education Association President Keith Pickering-Walters came up with some guidelines for his own members. [Former CTA Chief Counsel, Beverly] Tucker believes his Internet do's and don'ts can apply to all teachers:

When communicating with students outside the school environment, maintain the professional relationship. Do not speak, write, text message or instant message about anything that you wouldn't talk about in front of your whole class with your administrator/evaluator and a group of parents standing right next to you.

Do not visit pornographic websites or open links in pornographic e-mails on school computers. If you do this at home, your computer could be taken for evidence and everyone could learn about what is on your computer. If you discover something illegal, report it.

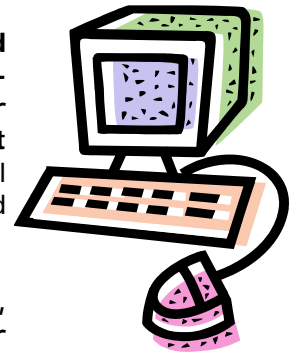
If you are ever questioned by an administrator about Internet activity that could lead to disciplinary action, initiate your rights to have a union representative present before answering questions. You must

initiate those rights — it is not the responsibility of administrators to tell you to get a rep or even suggest it.

If you are ever contacted by the police or a law enforcement agency over Internet use, do not speak. Contact your local association immediately and get a lawyer.

If you have a MySpace, SecondLife, blogger or other such account, know that you are responsible for what you post. Don't put in anything that you wouldn't write as an editorial to all major newspapers. Even if you take it down someday in the future, someone else may have copied it or referenced it and put it in their blog. Once it's up there, it's hard to take down.

If you have a MySpace, YouTube, SecondLife, blog or other such account that you created prior to teaching, review it. To be safe, take it down. Your life before becoming a teacher was your life. Now that you have a credential, you have a morality clause in your credential and are held to a higher standard. Some violations could lead to your losing your credential — in other words, all future employment possibilities in education.



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health care dollar on administrative and clinical waste, excess drug prices and fraud. SB 840 streamlines administration, uses state purchasing power to negotiate discounts on the price of pharmaceuticals and medical equipment, creates an agency to perform health planning and support the delivery of high quality care and establishes an Inspector General for Health Care with strong investigative tools to uncover fraud.

Bill proponents believe there is more than enough money now being spent on health care to finance benefit rich universal health coverage. We spend over

\$6,000 per capita, or more than twice the amount spent in other countries that insure everyone. By correcting health care mis-spending, SB 840 is able to direct money into health care and make the health system very efficient.

The foundation for controlling spending growth is the streamlined administration made possible by having a single insurer, use of purchasing power to lower prices, provision of universal health coverage so everyone gets preventive care, and consolidated budgetary authority with statutory spending limits. SB 840 does all of this and adds an array

of other fiscal tools including capital health investment management, a health payment board to establish provider reimbursement, and a referral policy for specialty care. If necessary, SB 840 gives authority to impose limits on provider and manufacturer reimbursement, to increase premiums, delay the introduction of new benefits and delay capital investments.

Budget deficits are caused in part by our dysfunctional health finance system and health care mis-spending. We can't afford NOT to do this and SB 840 would be a major step toward deficit reduction and a balanced budget.

Contract Corner

In 1975, then California Governor Jerry Brown signed into law the EERA or the Educational Employment Relations Act. Also known as the Rodda Act (after it's author, State Senator Albert Rodda), the law requires that the school board and the union meet at least once every three years. The result of this negotiating determines the salaries and benefits, hours, calendar, and most aspects of teachers' working conditions—as well as attempting to solve problems and address new issues that have arisen during the period of the contract. This can be especially significant when the Legislature and governor have passed new laws—for example, about class size reduction or teacher training and evaluation. A district can implement these laws only after the impact has been bargained.

Your local chapter CVSTA, MBUTA, PVFA or RBTA is the exclusive representative for all of the educa-

tors and nurses in your bargaining unit. Although we hope that everyone who is eligible to join becomes a member of the union, you don't have to be a union member to be a member of the "bargaining unit". The exclusive representative (your union) is the only entity that can negotiate salary, benefits and working conditions on behalf of the bargaining unit members. Individuals cannot, by law, negotiate for themselves. Districts who bargain with individuals and/or groups outside of the exclusive representative are engaging in a practice called "bypass bargaining" and are in danger of having Unfair Labor Practice charges levied against them. Your union takes this very seriously as it undermines the contract that has been negotiated on your behalf.

If this is happening in your district, let your union rep know immediately.

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The Lewin Group forecasts that a single insurer model would save the state \$44 billion dollars in the first ten years.

Senator Kuehl believes most people would pay less for health care and insurance than they do now and, once one's health insurance premium is paid, there are no other costs, no co-pays, no deductibles.

Insurance

About 5 million Californians have no insurance at any time during the year, with an additional 2 million lacking insurance for part of the year. 1.2 million without insurance are children. A disproportionate number of those without insurance are people of color and those with low income. More than 80% of Californians without health insurance are in families where there is at least one person working. A disproportionate number are from the African-American and Hispanic community, and over 20% of children have no health insurance. Many are low-wage workers, but many are also solidly middle class.

The health care crisis affects all of us. Last year, 2 million Americans went bankrupt because of medical bills and most of those had health

insurance. Each year it is estimated that as many as 500,000 people die from preventable medical errors and infections and the misapplication of technology. The Institute of Medicine, the government health advisor, says we are suffering from an "epidemic of substandard care". The price of health insurance is rising many times faster than wages, as much as 59% over the last 5 years. Employment is adversely affected because employers avoid hiring full time employees to avoid having to pay for expensive insurance for them. US products are becoming less competitive in global markets because of high employer health care costs. Emergency Rooms aren't available when you need them because they're filled with uninsured Californians who have no where else to get care. We all have a big stake in fixing the health care crisis.

Why is it better to pay into a publicly administered health care system than to pay a private health insurance premium? You get a lot more health care from your contributions to a publicly financed system than from a private health insurance premium. When you pay a premium to an insurance company a large portion of it, 20% to 30%, goes to administration, shareholder

dividends, executive reimbursement, marketing and to pay for additional administrative costs borne by doctors and hospitals. Only 70% to 80% is spent on health care. When you contribute to a state health fund, much more money goes to provide health care. It is a more efficient use of limited health care resources.

Some have asked whether this plan will cover undocumented workers. The answer is, yes. It costs California less to insure undocumented immigrants than to exclude them. People without health insurance don't get preventive care and, consequently, use expensive emergency rooms and hospital care when they get sick. It is estimated that if every Californian got preventive care we could save \$3.4 billion dollars a year. Most undocumented Californians are employed in essential jobs and our immigrants pay \$80,000 more in taxes and fees over a lifetime than they will receive in local, state and federal benefits in their lifetimes. And it's good public health policy to insure the entire population. It helps control epidemics or outbreaks that could expose everyone to disease.

Look for more in the next issue of the *SBUT Announcer*.

ATTENTION NEW EDUCATORS

If you're a CTA member, you can enroll in CTA's Voluntary Disability and/or Life plans for up to \$200,000 from The Standard without completing the health questionnaire during your first 120 days of employment. Check out the programs available at <https://connection.standard.com/deliver/ctaenrollment/index.html>

ALL MEMBERS

Any member may apply for coverage at any time, but applications will be subject to health evidence underwriting and insurance company approval.

Call or e-mail the SBUT office for an enrollment brochure or visit The Standard website

<https://connection.standard.com/deliver/ctaenrollment/index.html>



Check out the NEA member benefits website each month to register for Free Giveaways!

Click on the icon, for the current promotion:



www.neamb.com

You can also access the site through the SBUT website by clicking the "resources" button, then the "NEA Member Benefits" button.

And, our little "throw in" for those of you who notice, call or e-mail the SBUT office by October 29th for a chance at one of two \$25 Lowe's gift cards!

RBTA President Amy Santa Cruz and MBUTA President Rachel Thomas meet with State Superintendent of Education, Jack O'Connell at the Education Symposium in Redondo Beach.



12-MONTH PAY

This issue comes up regularly when contract negotiations begin since many teachers like the idea of getting 12 paychecks. Bargaining issues aside, you may do this yourself by setting up a summer savings account, with money automatically deducted from your check, and a little interest earned in the process.

The CTA-endorsed credit union, **First Financial**, offers a Summer Saver Account with a minimum opening balance of \$50. Check it out at

http://www.fffcu.org/rates/rates_shares.htm#save
or give them a call at 1-800-537-8491.