



SEIU HEALTHCARE NW  
Health Benefits Trust

# Health Benefits Trust

## Facts and Figures on an Innovative, Affordable Program

The Health Benefits Trust provides affordable medical, prescription drug, vision and dental benefits to home care aides, who earn \$10–\$11 per hour to provide life-sustaining support for seniors and people with disabilities. Without the Trust’s affordable monthly premiums, many of these low-income workers would be forced to go without health insurance.

These benefits are part of home care aides’ negotiated compensation for physically and mentally demanding work. The Washington State Legislature funded the development of the Health Benefits Trust in 2005.

The Health Benefits Trust is a nonprofit entity that operates independently of SEIU and participating employers. As a

Taft-Hartley Trust, the Health Benefits Trust maintains a highly-regulated federal tax-exempt status. Its funds and assets are governed by its board of trustees.

By providing low-income workers with affordable coverage, The Health Benefits Trust produces significant cost savings for employers and the State as well.

**11,775**

home care aides are covered by the Health Benefits Trust

The average annual income of a home care aide is

**\$14,440**

**68%**

of home care aides say they would drop their health plan if their out-of-pocket health care expenses increased by \$150 per month

**\$17**

Monthly premium cost-share for home care aides

The average age of a home care aide is

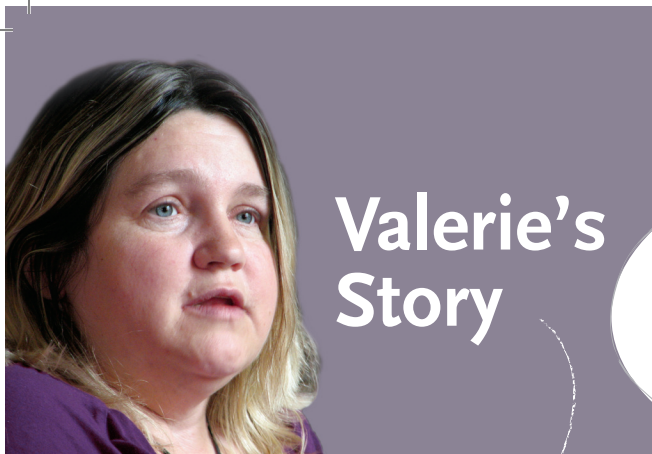
**47**

**25%**

Increase in Trust enrollment from 2007-2009

**16**

employers and the State of Washington participate in these health benefits



## Valerie's Story

# Makes sense, saves dollars

Valerie, a 43-year-old home care aide in Spokane, knows too well the frightening consequences of not having adequate health coverage. “It’s like a roller coaster ride that you don’t want to get on,” she says.

It wasn’t until Valerie began working as a home care aide that she was able to seek life-saving treatment for Stage IV thyroid cancer; it went undiagnosed for years while she worked jobs without health insurance.

With the affordable health benefits provided through the Trust, Valerie is able to continue her cancer treatment. Staying healthy allows her to care for her client—a 70-year-old woman with Parkinson disease—and raise her two young grandchildren on an hourly wage of \$10.25.

“I’m eligible for disability now,” Valerie says, “but I choose to work as long as I can. Losing my health insurance would force me to turn to the State for assistance—and that’s a band-aid that causes more of a problem.”

## The Health Benefits Trust Is the Best Option for Home Care Aides

The Health Benefits Trust is specifically designed for a low-income, high-risk population:

- Generally speaking, home care aides are overwhelmingly female. Many are older and have higher-than-average rates of chronic disease, including diabetes, depression and cardiovascular disease.
- Home care aides have very little disposable income. The plans offered through the Health Benefits Trust have no annual deductible, \$10 office visit co-pays and low prescription drug costs.

## The State Also Saves With the Health Benefits Trust

- Premiums for the Health Benefits Trust are lower than the Public Employees Benefits Board (PEBB) that provides coverage to state and school district employees.
- According to an independent study conducted by Mercer, a nationally-recognized authority on health benefits research and design, the Health Benefits Trust is the best actuarial value for home care aides compared to the PEBB and the Basic Health Plan (BHP).

Contact Charissa Raynor with questions: [charissa.raynor@myseiubenefits.org](mailto:charissa.raynor@myseiubenefits.org).

Learn more about the Health Benefits Trust and our innovative work at [www.MySEIUBenefits.org](http://www.MySEIUBenefits.org)