

What does CSEA
do for me?



Medical Benefits

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Insurance, especially medical insurance, is one of those things that we all must have but hope that we never have to use. Medical insurance benefits, like most things, have a cost; unfortunately, the cost of medical benefits has far outpaced the cost of other necessities. Over the past ten years, the consumer price index has increased at an average annual rate of 3.57%. For the same period, the cost of medical benefits has increased at an average rate of 7.3% ... over double. In fact, the latest figures for this year reflect an average increase of 14%.

CSEA recognizes the fact that medical benefits must be affordable to be a true benefit.

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In the past ten years, CSEA leadership has been at the forefront of medical benefit cost containment. Early on, CSEA's Board of Directors supported Jointly Managed Trust Funds (JMTs). JMTs consist of an equal number of district and CSEA representatives. The function of JMTs is to secure and manage medical benefits for the CSEA membership and resolve any arising disputes. JMTs place the CSEA membership on equal footing with school districts and health care providers. By giving CSEA members a much needed direct voice in containing cost, while maintaining quality care, members gain control of their health care dollars.

Additionally, CSEA has established the Health and Welfare Task Force (HWTF). The HWTF's role is to assist chapters in securing the most affordable health care, while maintaining the highest quality of care. To that end, the Task Force has created a number of tools that are available to local chapters: Informative Power Point presentations, numerous printed research materials, etc.

Each of the CSEA field offices has an assigned staff member to the task force who is available to assist chapters with medical benefit issues prior to and during negotiations.

CSEA continues to explore every avenue possible to protect the health care interest of classified school employees.



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