

October 30, 2025

Balancing the Scales: Health Care Affordability

USW Locals recently received [petition materials](https://usw.to/5hj) (usw.to/5hj) as part of a nationwide effort urging lawmakers to put the needs of working people first, especially when it comes to affordable healthcare.

For years, federal support through the Affordable Care Act (ACA), the 2010 law that expanded access to healthcare, protected people with preexisting conditions, and much more – has helped keep healthcare costs under control. [But now, as the government shutdown drags on, Congress is holding up action to extend the ACA tax credits that lower monthly premiums for millions of families through the federal health insurance marketplace](https://usw.to/5i2) (usw.to/5i2).

If the ACA tax credits expire, healthcare premiums will surge; not only for those who buy coverage on the marketplace, but across the entire healthcare system. [When people can't afford high premiums and lose health care coverage, their costs get shifted onto those who are insured, which drives up premiums for employer-based coverage and puts more pressure on unions to defend hard-won healthcare benefits at the bargaining table](https://usw.to/5i3) (usw.to/5i3).

Here's what that means for working people:

- Without ACA tax credits, premiums through the marketplace could double next year, pushing millions off coverage and driving up costs for everyone else.
- Employers will feel pressure from insurers to pay more, which often leads to higher worker premiums or reduced coverage.
- Unions will have to fight harder at the table, trading away gains in pay or retirement benefits just to preserve existing healthcare protections.
- The government shutdown will continue to increase costs for working families while corporations and insurers continue to profit.

When the government steps back from keeping healthcare affordable, it shifts the fight entirely onto working people. Instead of focusing on improving our contracts, we're forced to bargain just to hold the line on basic health coverage.

The petition at your Local sends a powerful message: working people deserve fair pay, affordable healthcare, and a secure retirement – and we won't accept cuts or compromises that put profits over people.