**Headline:** Why Union Workers Support the Kamala Harris Health Care Plan

By David McCall

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**[Article Body:]**

Russell McCarthy takes two forms of insulin, along with various other medications, to help control the diabetes that’s plagued him for decades.

As he worked to lower his blood sugar levels, the prices of his prescriptions continued to rise, costing him thousands of dollars out of pocket every year.

But then President Joe Biden and Vice President Kamala Harris took a step at once compassionate and sensible. They capped insulin at $35 a month for all Medicare recipients, annually saving retirees like McCarthy thousands of dollars that they’re able to use to pay other bills, spend on local businesses, or otherwise pour into the economy.

Even as McCarthy relishes this additional security, however, he knows that the future of accessible, affordable health care will be at risk in the November 5 election.

As vice president, Harris [cast the tie-breaking vote](https://www.whitehouse.gov/briefing-room/statements-releases/2024/08/16/statement-from-vice-president-kamala-harris-on-the-inflation-reduction-act-anniversary/) in the Senate two years ago to overcome Republican obstructionism and pass the Inflation Reduction Act (IRA), the legislation that curbed skyrocketing insulin costs and delivered other kinds of health care savings to millions of retirees.

Now, Harris wants to build on the IRA, improve the nation’s care system, and continue to cut patient costs.

Donald Trump wants to [drag the nation](https://www.nbcnews.com/politics/2024-election/donald-trump-misrepresents-repeal-affordable-care-act-obamacare-rcna171293) backward. His [supporters](https://democrats.org/news/on-ira-anniversary-maga-republicans-vow-to-repeal-lower-costs-historic-investments/) already circle like vultures, eager to conspire with him to [roll back the IRA](https://www.whitehouse.gov/briefing-room/statements-releases/2023/12/14/the-congressional-republican-agenda-on-prescription-drugs-giveaways-to-big-pharma-and-higher-costs-for-seniors-and-families/#:~:text=The%20Republican%20Study%20Committee%20budget,by%20an%20average%20of%20%24500.), restrict access to health services, and free drug companies to [exploit seniors](https://www.protectourcare.org/fact-sheet-if-republicans-get-their-way-65-million-seniors-will-pay-more-for-health-care/) all over again.

“I am insulin-resistant. I use a lot of insulin,” explained McCarthy, a former steel mill worker and United Steelworkers (USW) activist in Mansfield, Massachusetts, who estimates the $35 cap saves him about $530 a month and nearly $6,400 a year. “The money comes in handy, for sure.”

McCarthy, 70, who’s had complications with his eyes, feet, and heart because of diabetes, left the mill and changed careers long before retirement. While he occasionally delayed picking up a prescription to stretch his money over the years, other retirees faced a much grimmer scenario before the IRA.

“For some people, it was a matter of life and death,” McCarthy pointed out. “They had to make a choice: Insulin or food. Insulin or electricity.”

Research shows that he’s exactly right.

Within months of the Biden-Harris administration enacting the IRA, the number of insulin prescriptions filled by Medicare recipients increased significantly, according to a [study](https://jamanetwork.com/journals/jama/article-abstract/2807812#google_vignette) published last year in the Journal of the American Medical Association.

That means the cap quickly began working as intended, [helping many more patients](https://mann.usc.edu/news/study-inflation-reduction-acts-cap-on-insulin-out-of-pocket-costs-boosts-prescription-fills/) access their medication and safeguard their health, observed the lead researcher, Rebecca Myerson, assistant professor of population health sciences at the University of Wisconsin’s School of Medicine and Public Health.

But the IRA went much further than that.

In addition to providing relief on insulin, it empowered Medicare to begin negotiating with drug companies to [lower the prices](https://www.cms.gov/inflation-reduction-act-and-medicare/medicare-drug-price-negotiation) of other hyper-expensive medications used by retirees.

The IRA also provides free access to vaccines and caps [Medicare recipients’ overall out-of-pocket drug costs](https://dailynews.ascopubs.org/do/new-milestone-medicare-inflation-reduction-act-cuts-out-of-pocket-costs#:~:text=The%20Inflation%20Reduction%20Act%2C%20signed,to%20help%20limit%20drug%20spending.&text=Among%20its%20provisions%2C%20the%20law,and%20then%20%242%2C000%20in%202025.) at $2,000 in 2025. And it continues to support millions of families who [obtained health coverage](https://www.kff.org/affordable-care-act/issue-brief/inflation-reduction-act-health-insurance-subsidies-what-is-their-impact-and-what-would-happen-if-they-expire/#:~:text=The%20enhanced%20subsidies%20in%20the,of%20savings%20varies%20by%20person.) through the Affordable Care Act.

While enabling Americans to take better care of themselves, these changes also contribute to a healthier economy, said McCarthy, a member of the Steelworkers Organization of Active Retirees (SOAR), noting consumers who save money on health care have the freedom to use it in other areas of their lives.

“They spend the money, which creates demand,” he said. “When you have demand, you need to make more things, which leads to hiring, which provides people with income and makes them taxpayers.”

Harris wants to [replicate the IRA’s successes](https://kamalaharris.com/issues/) and take them to scale, by extending to Americans of all ages the $35 monthly insulin cap as well as the $2,000-a-year out-of-pocket maximum for drug costs.

She’d also negotiate lower prices for a wider range of drugs and expand Medicare to cover [home health care](https://www.cnn.com/2024/10/08/politics/harris-home-health-care-medicare-proposal/index.html), eye exams, and hearing aids.

And she’d provide the paid [parental and family leave](https://captimes.com/news/elections/kamala-harris-outlines-2025-goals-from-family-leave-to-child-care/article_948a6314-4925-11ef-a44d-23eae6c6cd80.html), along with other resources, needed to make work-life balance a universal right.

“Life throws so many curve balls at you. You just never know when you’re going to need time off,” said DeJonaé Shaw, an activist with USW Local 7600 and a licensed vocational nurse with Kaiser Permanente in Southern California.

California has a [20-year-old program](https://edd.ca.gov/paidfamilyleave) providing partial pay to workers who need leave to bond with a child, care for an ill loved one, or respond to a family member’s military deployment. In addition, Local 7600 members can leverage expanded benefits that they bargained with their employer.

Other states and workplaces also offer a hodgepodge of programs, covering some workers but leaving others with nothing.

There’s no reason for any of this. It’s time for all Americans to have access to a single, comprehensive paid leave program that covers them regardless of where they live or work, stressed Shaw, noting most other industrialized countries long ago adopted these kinds of policies.

Harris and her running mate, Minnesota Governor Tim Walz, intend to implement [paid leave](https://captimes.com/news/elections/kamala-harris-outlines-2025-goals-from-family-leave-to-child-care/article_948a6314-4925-11ef-a44d-23eae6c6cd80.html) along with new supports for child care and an expanded child tax credit, ensuring parents [have the resources](https://www.cbsnews.com/news/kamala-harris-donald-trump-campaign-child-care-costs/) needed to raise families and continue working.

“I wish more people would take time to understand the policies Harris and Walz are talking about,” Shaw said. “They’re on the right track. They’re trying to create an environment where we’re not just existing but living.”