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Free health coverage for lawmakers is even sweeter than other Iowans'

The Register's Editorial

On Sunday, the Register's Opinion pages reported that 83 of the 150 members of the Iowa Legislature are receiving free health insurance. Fifty others do pay a monthly premium toward coverage, but they are in plans that cost taxpayers even more.

Add in dental, life, and long-term disability insurance, and the cost to the public for these fringe benefits can be \$18,000 per lawmaker, per year.

A reader raised an issue that deserves a response. She said the newspaper didn't provide such details about the lawmakers' plans as copayments and deductibles.

"Just because there could be no premium cost to the employee, the employee still could have the responsibility of high deductibles and out-of-pocket costs," the reader wrote.

Good point. But that is not the case with lawmakers.

The health insurance plans offered to state workers, including legislators, are better than what most Iowans working in the private sector have.

David P. Lind & Associates, a benefits consultant in Clive, provided the Register with details about plans for private sector workers in Iowa. We compare them here with the two free family health plans used by a majority of lawmakers.

Private workers' monthly premium in Iowa averages \$375.69. Lawmakers pay nothing.

Iowans pay an average of \$21.37 for a copayment when they visit the doctor. Lawmakers pay \$10.

Iowans pay an average of \$9.64 a month for a generic drug and \$46.63 for non-preferred brand-name drug, whereas lawmakers pay \$5 for generic drugs and no more than \$30 for other drugs. If legislators get a generic prescription through the mail, they can get three months' worth for \$10.

Deductibles for a family plan average \$3,229 for Iowans buying their insurance through their employer. Lawmakers have no deductibles to pay before their insurance starts covering their costs. The out-of-pocket maximum (the most you'll have to pay in a year) is \$6,392 for private sector workers compared to \$1,500 for lawmakers.

Iowa lawmakers, who are considered part-time workers, receive free health insurance. And that insurance is really good.

As the Register's editorial concluded on Sunday, that's fine — if lawmakers pick up the cost themselves.