

**Will preventative care be mandated under the public option?** The administration states that prevention and wellness visits will be covered by the public option. The discussion about how to encourage/force people to attend to their own wellness is still being debated from taxing fattening foods to educating doctors and patients more specifically about preventative methods of controlling personal health.

## QUESTIONS:

### Action and Education

**What can we do to help gain universal health care?**

- Statement:** Not enough information has been made available to the general public. I am not informed, but would like to be.
- Discuss** your ideas and concerns with family, friends and neighbors.
- Educate yourself.** See what the United Methodist Church says ([www.umc-gbcs.org](http://www.umc-gbcs.org)) by reading the article “The Quadrilateral and Health Care” as well as WWJWS (What Would John Wesley Say?). Check out the church’s web site: [www.travispark.org](http://www.travispark.org) for resources; discuss issues with people at church; read the materials produced by church members about issues raised by other members. Read widely about all sides of the issue, not just one.
- Participate** in discussion opportunities provided by the church, town hall meetings, public forums
- Pray** for direction and focus on the issues you believe are most important.
- Take Action** by contacting your congresspersons by mail, e-mail or phone. (Call PICO’s toll-free line: 866-279-5474 to hear a short update on the debate and then be connected to the offices of your Senators and Congressperson)

## INTERNET RESOURCES THAT MAY BE OF HELP:

**Social Justice/United Methodist Sites:**

[www.umc-gbcs.org](http://www.umc-gbcs.org) (General Board of Church and Society) See articles mentioned above; [www.sojo.net](http://www.sojo.net); [www.piconetwork.org](http://www.piconetwork.org); (see also the following books: [UMC Discipline](#) and [The Book of Resolutions of the United Methodist Church](#) )

**Government Sites:** Organizing for America/Barack Obama.com; OFA Find Results; Health Insurance Reform for Seniors (Medicare issues); Health Reform.gov;

**General Information:** Wikipedia: Health Care Reform in the United States

**Reform:** AMA: Vision for Health System Reform; Physicians for Health Care Reform; AARP/Health Care Reform; Health Care for All Texas; Health Care for America NOW; Facts about Reform.org.

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## TPUMC Health Care Reform Action Group

### RESPONDS TO YOUR QUESTIONS

*Seeking to inform and encourage TPUMC members to speak and act with an educated perspective on the health care debate.*

## QUESTION:

**Should health care be a right of citizens guaranteed by our society?**

### Society’s Answer

Each society chooses for themselves what constitutes a “right”. Our forefathers supported the right to life, liberty and the pursuit of happiness for citizens of the United States and also included the right to practice religion, freedom of speech, due process and equal protection of the law. The United States government has yet to decide whether health care is a right for its citizens or not. “Universal health care is implemented in all industrialized countries, with the exception of the United States”. It is provided as well in many developing countries. (Source: *Institute of Medicine and the National Academies of Science*). See Wikipedia “*Universal Health Care*” for a list of countries.

The United States is on the brink of making that health care decision.

We, the people, will soon make a decision either through action or in action. Many Christians in our nation are supporting the reform of our health care system as a moral issue of faithfulness to the gospel and the life of Jesus Christ.

### The United Methodist Church’s Answer

The United Methodist Church is unequivocally clear about health care. Our denomination’s Social Principles state: **“Health care is a basic human right. Providing the care needed to maintain health, prevent disease, and restore health after injury or illness is a responsibility each person owes others and government owes to all, a responsibility government ignores at its peril. ... We believe it is a governmental responsibility to provide all citizens with health care.”** (§161.V, 2008 *Book of Discipline*)

The details are provided in the church’s [Book of Resolutions](#).

### Theological and Historical Statement

“From our earliest days United Methodists have believed that providing health care to others is an important duty of Christians. John Wesley found ways to offer medical services at no cost to the poor in London. The provision of health care for all without regard to status or ability to pay is portrayed in the parable of the Good Samaritan (Luke 10:24-35) as the duty of every neighbor and thus of every person. In a conversation that began with the question of how one might obtain eternal life, Jesus asserted that one must love God and one’s neighbor. In response to the next question as to who one’s neighbor is, Jesus portrayed a Samaritan, an outsider, who coming upon a wounded traveler, provided him with health care. Jesus portrayed the duty to provide health care as (1) one that is owed regardless of the merit or ethnicity of the person in need; (2) one that is owed to the limit of one’s economic capacity – the Samaritan told the innkeeper, “Take care of him; and when I come back, I will repay you whatever more you spend”, and (3) a duty that one neglects at the peril of one’s

eternal life. In a democracy, our duty to our neighbor merges with the duties that the Hebrew scriptures assign to government: the prophet Ezekiel denounced the leaders of ancient Israel whose failure of responsible government included failure to provide health care, “you have not strengthened the weak, you have not healed the sick, you have not bound up the injured, you have not brought back the strayed, you have not sought the lost, but with force and harshness you have ruled them” (Ezekiel 34:4, NRSV). The United Methodist Church therefore affirms in our Social Principles (§ 162V) health care as a basic human right and affirms the duty of government to assure health care for all. In the United States today, however, fulfillment of this duty is thwarted by simultaneous crises of access, quality, and cost. The result of these crises is injustice to the most vulnerable, increased risk to consumers, and waste of scarce public and private resources.

### **Access Barriers Are an Injustice to the Most Vulnerable**

- Forty-seven million self-employed, unemployed and working poor Americans are uninsured.
- Lack of health care access affects minorities disparately
- Unconscionable and abhorrent that any human being should ever be denied access to adequate health care due to economic, racial, or class barriers.<sup>1</sup>
- Such barriers, however, are endemic to our current system of employer-sponsored health coverage. This system is eroding, covering a smaller percentage of Americans each year.
- Forcing Americans to rely on a safety-net program like Medicaid is unjust because clients must deplete all assets in order to qualify for Medicaid.

1. *United States Bureau of the Census, Centers for Disease Control and Prevention, and US Department of Health and Human Services—Office of Minority Health.* 2. *United Methodist Reporter, 1990, 2004.*

### **Quality Issues Put All Patients At Risk**

- In the US, the provision of health care has been transformed from a ministry to a commodity.
- Quality of care suffers as the primary concern is often cost, not care. The physician-patient relationship is thereby compromised.
- The American claim-based system produces enormous administrative burdens as well as denial of needed care.
- When claims are not denied by policy, they are often denied by the sheer burden of bureaucracy.<sup>3</sup>
- Management has often been taken over by funding agencies rather than physicians.
- Hospitals are required to provide uncompensated care.
- Hospital staffing, due to cost concerns, imposes burdens on patient care that compromises quality.

3. *The Directives of the American Medical Association House of Delegates address these issues at each meeting.*

### **Spiraling Costs Waste Scarce Resources**

Per capita health care costs in the United States are more than twice the median level for the 30 industrialized nations in the Organization for Economic Cooperation and Development. The Centers for Medicare and Medicaid Services have estimated that by 2010, health care expenditures in the United States will reach \$2.6 trillion.<sup>5</sup>

4. *Impact of Health Care for the Uninsured on Health Insurance Premiums, for Private Employer Coverage, 2005, National Average. Families USA, “Paying a Premium: The Added Cost of Care for the Uninsured, 2005.”*

5. *“Building a Better Health Care System: Specifications for Reform.” National Coalition on Health Care. 2004, p. 8.*

While some of the escalating costs of health care can be attributed to advances in technology and the aging of the population, a very significant part is due to the nature of America’s health insurance market.

- Today’s physician spends one third or more of his or her time satisfying insurance requirements and seeking approvals for service.
- Multiple insurance companies, programs, coverage, claims processes, create confusion, duplication
- and unnecessary administrative costs.
- Administration of Medicare is 4 percent to 5 percent of its budget, while the typical private company’s budget for administration and profit is about 25 percent.
- Premium increases are driven by requirements to show a profit rather than rises in actual costs of treatment.
- Ever smaller insurance pools are promoted, with increasing portions of risk borne by the patient.
- Annual or lifetime limits are often imposed on policies as a means of limiting the risk of private insurance companies..
- More than half of all personal bankruptcies are now the result of illness.

### **The Vision of Health Care for All**

The United Methodist Church is committed to health care for all in the United States and therefore advocates for a comprehensive health care delivery system that includes access for all, quality, and effective management of costs.

- **Access for All.** In a just society, all people are entitled to basic maintenance and health care services. We reject as contrary to our understanding of the gospel, the notion of differing standards of health care for various segments of the population.
- **Quality Care.** Health Care should be comprehensive, including preventive, therapeutic, and rehabilitative services.
- **Effective Administration of Care and Management and Financing of Costs.** The American Health Care system must incorporate an equitable and efficient financing system drawn from the broadest possible resource base.”

( *Selected material quoted from the Book of Resolutions of the United Methodist Church – Expanded details available at 3201.Health Care for All in the United States*)

## **QUESTIONS:**

### **What about a Public Option?**

#### **Will current premiums come down?**

Yes, **if** the government adopts a public option plan, premiums will come down. The administration states that the public option will ensure a low cost option for insurance coverage **as one of the choices** that everyone will have when they choose the insurance they want.

#### **Will people be denied coverage for pre-existing conditions?**

No, **if** the government adopts a public option plan, no one will be excluded. The administration states that the public option will ensure that **no one** can be denied insurance because of a pre-existing condition. In general, this change is seemingly supported by most congress persons.