



THE MESSAGE BOARD
A Newsletter from
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Personal Reflections

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Health Care: It's Broken

Our current health care system is broken and it must be fixed. I urge you to make your voice known because this social policy concern will touch the life of every American.

However Congress and the medical care industry revise the system, the requirements are clear.

- **Health care needs to be affordable.** For too many it is not.
- **Health care needs to be portable.** For too many it is not.
- **Health care systems need to be more efficient.** Too many are not.
- **Health care should not involve profiteering.** For some it does.
- **Health care needs to be available.** For too many it is not.

Health care needs to be affordable. It is unaffordable for many and becoming less affordable every week for the others.

- Prior to the recent near-collapse of our economy, the number one cause of personal bankruptcy was overwhelming medical bills. We all know of someone who lost her/his insurance coverage, was then struck with a serious illness such as cancer, and racked up bills he/she was incapable of paying. We are also aware of persons having their insurance cancelled when they become too much of a liability even though they may have paid premiums for years.
- Premium costs are moving beyond the reach of employers. One of the most difficult decisions many have to make every year is how to balance the equation of the cost of insurance to the organization, the benefits of the plan, and costs to the employee. As an employer, I know it is an agonizing choice between (1) keeping the same level of benefits one has now by paying higher medical premiums or by raising deductibles or co-pays to staff; or (2) reducing the benefits in order to keep premiums, co-pays and deductibles more reasonable. Every church goes through this same struggle to provide medical coverage to its pastor and staff. The cost of medical care is quickly outstripping our ability as congregations, mission bodies, and businesses to cover them.
- Many employers are simply not offering healthcare insurance as a benefit any longer, leaving people to a system where affordable private insurance is often not available, especially if there are pre-existing conditions or one is in a high risk group.

Health Care needs to be portable. Employer-based plans without portability of coverage or alternative coverage are a problem.

- If you have employer-based insurance and leave or lose your position and move to another employer, you have to qualify for another plan. If you have pre-existing conditions, you can only hope that they will be covered.
- If you leave or lose your job and cannot find another, you can of course access COBRA which means you can continue your old insurance for several months as a self-pay (rules vary on length and costs depending on circumstances). With such a protracted recession, though, many are not able to afford the premiums so they lose their medical coverage.

The Health Care system needs to be more efficient. Our current system is often confusing and does not bring about efficiency.

- The rules are complex, leading to confusion, waste, duplication and error. So many people spend hours afterward with the doctors, the hospital, and the insurance company to get the billing right. I keep asking, "How is this system cheaper when we are all putting in so many hours just to straighten out the bills?" In my own experience, the insurance company (the folks who make up the rules) often give conflicting statements about what is required to qualify for the greatest reimbursement. At one point even the ombudsperson who our broker provides and who deals with this every day became frustrated and confused as to what to do because she was receiving differing instructions from the insurance company. I could only think, "My goodness, what will happen when I am older and retired and don't have an ombudsperson to help me navigate this complex system?"

(continued)

Health Care: It's Broken (continued)

Health care should not involve profiteering, neither for patients, doctors, hospitals, insurance companies or lawyers.

- Who are the rules written for? Who are the rules supposed to benefit? Ostensibly, it is for us who are no longer “the patient” but the “healthcare consumer.” I think I preferred it when I was “the patient,” and healthcare was primarily an enterprise run by non-profits, many of whom had their origins in the church. Why do I have this nagging doubt that my welfare is not actually the bottom line, and the irrepressible suspicion that it is actually the for-profit's financial bottom line? After the sub-prime mortgage fiasco, I think most of us are far more skeptical as to whether our well-being has anything to do with any corporation's calculation of what its interests are. So my healthcare lies in the hands of those whose primary goal is the maximization of profit. Shouldn't they, as well as the under-regulated financial institutions that ran our economy into the ground, be more carefully regulated and monitored? After all, the Bible is very real when it comes to the issue of the power of sin to corrupt—especially when it comes to the love of money.

Health Care needs to be available. Our current system does not serve the poor and vulnerable well.

- The Children's Defense Fund estimates that 9 million children in our country are medically uninsured. Growing up in Appalachia as a young man, I would often complain to God, “Why do the dogs of the rich eat better than the children of the poor?” Now I add, “Why do the pets of the rich have better access to medical treatment than the children of the poor?”
- Many persons, including the elderly, put off needed preventative practices such as taking their medication because they cannot afford them. As a result they wind up needing hospitalization at greater cost to themselves in terms of health and to our medical system in terms of expenses for severe crises that could have been prevented.
- Medical care in the world's wealthiest country ought not to see so many folk (now, not only the poor and the working poor, but the middle class as well) falling through the cracks. Access to medical care ought not to be a matter of charity alone, but of basic justice and human rights, too.

Your voice is the most important in this debate. To counter the voice of high-priced lobbyists hired by vested interests to maintain their interests (they are pouring millions into this to make sure they keep their very profitable roles in healthcare), it is your voice that matters. Ultimately, members of Congress must keep in mind what their constituents say if they want to keep their jobs (and their government-plan medical insurance).

We have assembled a number of resources about current reform efforts. These are available at http://www.nationalministries.org/justice_ministries/ogc/current-issues.cfm. Organizations such as Faithful Reform, AARP and the Children's Defense Fund also have information that is helpful. In addition, we will feature some other resources as the debate continues.

I urge you to make your voice known. Write, email or call your senators and representative as an individual seeking real reform that benefits the citizens of this country. Churches, write as a small employer and help your senators and representative understand the great difficulty you have in providing coverage for your pastor and staff. You can find addresses, phone numbers, and email addresses in your phone book in the government blue pages, or on the Web by searching on the name of your senators and representative.

This is not the time to sit back and *assume* that it will all work out for the good. We are saddled with a healthcare system that for most Americans puts their care not in the hands of their physicians, but in the hands of the insurance companies who make a very lucrative business of it for themselves. We are saddled with a healthcare system that provides fewer and fewer Americans with affordable healthcare.



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