

THE REAL CO-PAY

I called to check in on an old friend this week who I'd not spoken with in sometime. Earlier this year she'd been diagnosed with cancer, and is now in the midst of many, many weeks of treatments.

When I called, she was at work, so her husband brought me up to date. It turns out that she had gotten this new job, one with immediate full benefits, just one week before they'd discovered her cancer.

One week.

"Amazing," I said. "How very fortunate."

"Yeah," said her husband. "I just don't know what people do who don't have insurance."

Often, of course, they suffer. They go without the medical care they need, and they suffer for it.

Debra Richter is a physician in Buffalo, New York. Some of her work has been at a health center in the poorest part of that depressed city. She has seen up close the effects of inadequate health coverage.

Two of her former patients, Tina and George, grew up in a working class family that was rarely covered by health insurance. Later, as teenagers, they both worked themselves. Tina was a waitress, George had a factory job. But *their* employers didn't provide health coverage either. They earned too much to qualify for Medicaid, but not enough to pay their own insurance premiums. And they didn't even make enough to purchase supplies to treat their diabetes. Dr. Richter scrounged up insulin samples for them, but often their diabetes was totally uncontrolled.

Eventually George had blood sugar levels that averaged 200, when an acceptable average is somewhere between 70-120. He went blind and as a result he could no longer work. While eventually he qualified for Medicaid, it was a case of too little, too late. He died of diabetes induced multiple organ failure at 21.

Tina had a baby, who died at five months due to gestational diabetes, and later died herself at 25 as a result of a myocardial infarction.

Dr. Richter notes: "George and Tina had a strong work ethic. I had to face their mother at their funerals knowing if they had gotten good care for diabetes we could have prevented [their deaths]."

Frustrated at the limits of the system, this doctor who works among the working class poor, is very clear about what happened: "I see stories like these everyday . . ." she says, "the cause of death says kidney failure, but they really died from lack of insurance." (Howard Bell, "True Stories of Unnecessary Sickness, Death and Humiliation," *The New Physician*, September 2000)

The chaotic state of health coverage today, is costly in many, many ways. While individuals like Tina and George pay the ultimate price for the system's inadequacies, there is a real co-pay for all of society. Erin Ruth, in a fine article addressing the issue, lists three ways a lack of insurance adversely impacts society as a whole." She writes: "There are three primary adverse effects of uninsurance on a community: loss of certain kinds of health services . . . less effective control of communicable diseases . . . [and] losses to the community's economic base."

Detailing the later she writes: "In 2005, experts estimate that \$43 billion will be spent on uncompensated medical care for the uninsured. Two-thirds of this cost is paid by people with employer-based private insurance in the form of higher premiums. This in turn raises the cost of insurance and prompts some businesses to either drop coverage for its employees or to eliminate jobs . . ." ("Undercoverage: The Uninsured and Undercovered Medical Services," [www.amsa.org](http://www.amsa.org))

Last year, Ruth's point was painfully illustrated as the percentage of folks covered by employment-based insurance dropped from 60.2% to 59.7%. (US Census Bureau, [www.census.gov](http://www.census.gov)) It has become one of the most expensive elements of employment. On average, private insurance costs employers and/or employees over \$12,000 per year.

Adequate health care for children, made possible by good, consistent health coverage, creates great savings for the community. For every dollar spent on prenatal care, over three dollars is saved in health costs during the first year of a child's life. For every dollar spent on child immunizations, ten dollars are saved in health care services later in life. (Bridgeport Child Advocacy Coalition, *State of the Child in Bridgeport: 2005*, 24)

And, in this time when we are hearing of more and more foreclosures, when we are concerned about sub-prime mortgages and personal bankruptcies, the startling reality is that health care costs, not housing costs, are the leading cause of personal bankruptcies. ([www.ucc.org](http://www.ucc.org))

But economics aside, the real bottom line, as in the case of George and Tina, is death. The Institute of Medicine estimates that approximately 18,000 deaths per year, among adults aged 25-64, are due to the lack of health insurance. (Ruth) And there is little question that our patchwork health coverage in this country, contributes to the fact that among industrialized nations, many of whom have some form of universal health care, the United States ranks 37th in terms of infant mortality rates. Even Cuba has a lower infant mortality rate than we do! ([www.GeographyIQ.com](http://www.GeographyIQ.com))

Here then are the raw numbers: approximately one in seven Americans do not have health care coverage. The number increased between 2005 and 2006 from 44.8 million to 47 million. Of that number approximately 9.4 million are children. Here in Connecticut, 7.2% of all children are uninsured, some 63,000 of them

Some may say, "Well such is the price paid for living in a democracy. After all, in a capitalistic economy, there are always haves and have nots." And that may be true when it comes to iPods, vacation homes and BMWs. But we're talking about flu shots, ambulance rides and hospital visits.

Yes, some may say the inequities of our health care system are the inevitable result of a free market economy. But we aren't talking about luxury goods; we are talking about life and death. And as Christians we are compelled to have a different answer. As Christians, we cannot just stand idly by while so many of our fellow citizens, especially so many children, find themselves unable to access health care services because they have neither the funds nor the insurance to cover the costs. We cannot stand idly by while 18,000 Americans die needlessly every year.

There are any number of scriptures which would point us in this direction, but none more compelling than the one we read this morning from Luke. It is a well-known and well-beloved story. One that gives us a warm fuzzy feeling, as we think about Jesus taking the children on his lap and offering them his blessing. What you may not know, is how this visit with Jesus may indeed have had life or death implications in the minds of many of the parents who brought their little ones to see him.

Scholar Alan Culpepper points out that the infant mortality rate in Jesus' time was around 30%. And that only about four out of every ten children lived past the age of sixteen. "Presumably," he writes, "people were bringing children to Jesus because they had seen or heard that his touch had healed others. The miracle-working teacher . . . they thought, might bless their children." (*New Interpreter's Bible: IX, 344*)

Parents were doing what good parents everywhere do for their children. They were doing what they could to protect them from hurt and harm. Those around Jesus, his apostles and

closest followers, tried to stop the parents from approaching him. But he would have none of it. I love how Eugene Peterson paraphrases the story: "People brought babies to Jesus . . . [but the disciples] shooed them off. Jesus called them back. 'Let these children alone. Don't get between them and me. These children are the kingdom's pride and joy.'" (*The Message*, 1896)

"These children are the kingdom's pride and joy." And our children, who are also treasured and loved by God, are our nation's pride and joy. The rich ones and those who are poor. The white ones and those of other races. How dare we shoo away their parents when they seek to provide them with adequate medical care, when they seek to procure for them the blessings of good health?

No parent should have to beg at the emergency room door to be let in. Yet it happens all the time. No individual should have to put off medical care because he or she can't afford it. Yet in one survey 30% of those who were uninsured, and 12% of those who were insured, left a prescription unfilled due to its cost. (*The Newshour with Jim Lehrer/Kaiser Family Foundation National Survey on the Uninsured, 2000*) And in another study, over half of those polled who were uninsured postponed necessary medical care because of financial concerns.

I'm not naïve. I understand that our health care system, and especially the ways in which we fund it, is enormously complex. I realize that we will need both courage and creativity to fix it. I know that there are no simple solutions. But I am convinced it is well within our powers to establish a system in this country which makes it possible for all our citizens, young and old, to receive quality health care.

It will not be easy. But it can be done. But only when and if good folks like you and me make it a real priority. It will only happen if we are willing to press our political leaders to act on the issue.

We often hear that Christians are so-called values voters. And I have no issue with that. The question is what values? While values that reflect matters of personal morality may indeed be important, I would suggest the scriptures are very clear when it comes to one basic value. Jesus said it succinctly: "Love your neighbor as you love yourself." Do you want the best health care possible for yourself? Do you want the best healthcare possible for your children, for your grandchildren? Then do what is in your power to help make that a reality for your neighbor as well. And press those in power to do the same.

There are many options being discussed in this campaign season, ranging from a government provided single payer system to tax breaks and incentives for employers and individuals. Evaluate the solutions offered by the various presidential candidates. They are listed side-by-side on a variety of websites including the Universal Health Care Action Network. Ask

**yourself two basic questions: Will this plan make it possible for all Americans to have health care? Is this something I would want for myself? Then, once you have determined which one makes most sense, work to make it happen. Do it for your neighbor. Do it for the children.**

**Years ago, during the war in the former Yugoslavia, I came across a story that has stuck with me ever since.**

**A reporter in Sarajevo had the extreme misfortune of witnessing a little girl being shot by a sniper. As he watched a man rushed over and gathered the little girl up in his arms. The reporter drove up beside them, and helped the man and the little girl get into the car, and then drove as quickly as he could to the hospital. The girl was bleeding profusely, and as they sped along the road, the man kept urging the reporter to go more quickly. "Hurry my friend, my child is still breathing . . . Hurry . . . my child is getting cold."**

**Finally, they reached the hospital. But it was too late. The little girl was dead.**

**The reporter and the man went to the rest room to wash off the blood from their hands and clothes. The man turned to the reporter and said, "This is a terrible task for me. I must go tell her father that his child is dead." "I thought she was your child." Shaking his head, the man said, "No, but aren't they all our children?" (Unknown)**

**Everyday parents are begging at the doors of our health care system for their children to be let in. Everyday children are being rushed to hospitals and clinics, all across the land. .But some never go. Some never make it. Often because of a health care system filled with inequities. It must be changed, and can be, if we will have the moral courage to challenge the status quo.**

**But that, sisters and brothers, that will only happen if you and I are willing to put our values into play. That will only happen when we remember they are our nation's pride and joy. That will only happen when we remember they are all our children.**

**Amen**

**John H. Danner**