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Concerns to take to heart in health care and proposed reforms

The overwhelming preoccupation of our national political government and consequently of the captive media is the vexed and vexing question of health care reform. It is almost impossible to get reliable consistent figures as to the number of people who lack health care coverage in the United States. Each advocacy group inflates or minimizes the numbers to suit each group's respective fantasies. If, for instance, the number of people who actually, at this moment, lack health care is estimated from a low of 18 million to a high of around 50 million, the difference is considerable (from about 6 percent of the population up to around 16 percent — a vast range).

One analyst breaks down the 50 million figure into about three equal groups:

1. Those who do not want any health care but would rather have whatever the employer spends on health care given to them in wages;
2. Those who because of changes of employment or medical condition are disqualified from the coverage they formerly had; and
3. Those who have no hope of getting adequate health care (children whose parents do not or cannot provide it for them).

Certainly only the hardhearted would say that children who through no fault of their own lack coverage, should not be provided it by the state. Further, the state should do something to insure that people who have been provided with health care by employers should not be deprived of it simply because they change jobs or are victims of "reductions in force." Those who refuse health care are somewhat more problematic for me.

Underlying all of this is my suspicion that most people really do not understand what health insurance coverage is. Most people think of it as a reservoir to pay for health care expenses that exceed our ability to provide for them out of our own resources. One cannot blame people for thinking this, but actually all insurance arrangements of whatever sort are aleatory contracts; that is to say, they are bets.

When I take out an insurance policy, I am betting that I will not be sick but a lot of people are; just in case I am, the bookmaker, the insurance carrier, will pay for it. The bookmaker is betting that I will not be sick and he will keep the money. Failure to understand that leads to greater misunderstandings along the way; and of course we are hampered by the fact that the slave media do not give us accurate dependable information.

As Catholic people, however, we are not allowed to wash our hands of it and to let things shake out as the federal government would have it. Our more than bicentennial experience with our federal government leads many to the conclusion that our government really does only one thing well: waging war. In every other area of life, when someone says, "I am from the government and I am here to help you," our survival instinct tells us to run and hide. In the early '90s when the health care scare was last put upon us, the opposition crowed: "If you like the postal service, you will love national health," and that still seems to be the feeling of many.

Medicare and Medicaid are loved because they are vastly over budget and according to some ruinously expensive. Social Security is, they say, 10 years from extinction or at least from exhaustion. I would suggest, after many who have approached the problem from a Catholic's perspective, that there are certain Catholic social principles that any countrywide health care provision must satisfy.

1. The first is the dignity of every human person. Whatever we do we must respect all human life from conception to natural death. We do have a collective duty to provide access, affordability and quality of care

for all citizens because they are human beings. This of course includes personal responsibility for our own health care.

2. The second principle is that any such plan must manifest a commitment to the common good. This demands prudent use of resources and ethically and economically sound market-oriented reforms. Pope Benedict has stressed the common good as one of the “motors” of all just human society and it is no less true in health care than in any other area.

3. The third principle is solidarity. This social justice principle requires us to hold that health care reform proposals will address the needs of the poor and vulnerable, which include those suffering from chronic disease. The Scriptural warrant for this is found in St. Matthew’s Gospel in the 25th Chapter in the terrifying scene of the last judgment, when the king will ask each of us: “What did you do for the least of these?”

4. The fourth principle is subsidiarity which commands us to seek the most effective approach to solving the problem. Our federal bureaucracy is a vast wasteland strewn with the carcasses of absurd federal programs which proved infinitely worse than the problems they were established to correct. It perhaps is too extreme to say that competent government is an oxymoron, but sometimes it seems that way. The moral principal of subsidiarity implies decreasing the role of government and employers in health care when lower order groups can better serve individuals and families. We need to think of health care as more of a market than a system. The Catholic Medical Association has warned that: “The clear historical experience in the United States assures that a unitary, or a single payer, system of health care financing and administration would profoundly subvert the sanctity of human life” (from the Association’s publication, “Health Care in America: A Catholic Proposal for Renewal” in *Linacre Quarterly*, 2004, available at www.cathmed.org/publications/health%20CARE.pdf)

It was observed by the ancients that usually the problem with totalitarian governments is not that they do not love their people; the problem seems to be that they love them too much — they just do not trust them. To establish control, these governments have always tried to control food. Remember why Jacob’s sons went down to Egypt in the Book of Exodus. But since homo sapiens is an omnivore, this proves increasingly difficult.

Modern socialist governments like to control not food but the means to protect and extend life. Some have called the current efforts of our federal government “senioricide” or “infanticide.” That perhaps is too severe, but we as Catholics should take care that does not morph into life control.

Your brother in Christ,

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