

A Time to Heal, a Time to Move Forward

Health Reform Legislation Reflects Catholic Social Teachings

Ellen-Marie Whelan and Marta Cook Updated, March 2010

Introduction

The Roman Catholic Church has been a longstanding advocate for health care reform in the United States, leading the effort for nearly a century. Given the Catholic Church's social justice tradition—with its principles of human dignity, solidarity, special status of the poor, and concern for the common good—the Catholic Church's commitment to a more accessible and affordable health care system for all is grounded in centuries-old teachings and traditions. Among these traditions is a commitment to stewardship, which calls for responsible rather than wasteful spending on health care.

The Catholic Church has stated it believes that government has a <u>moral role</u> in society— a duty to "assure opportunity, meet basic human needs, and pursue justice in economic life." The Catholic Church also understands there are some measures of socioeconomic justice that are the government's proper responsibility. Health care is one of these measures. Because of these beliefs, the Catholic Church has been a consistent advocate for comprehensive health care reform, with the government playing a key role in the organization and provision of services.

The Catholic Church is also a key player in health care delivery. In fact, the Catholic Health Association is the largest provider of nongovernmental health care in the United States. Given this longstanding commitment, CHA President and CEO Sister Carol Keehan recently sent a letter commending Congress for all of its efforts on behalf of those "failed by the current system" and urging it to "move quickly" to pass the legislation.⁴

Much of the recent debate over health reform has focused on abortion funding and coverage, but it is helpful to consider how the current legislation satisfies the many other criteria presented by the Catholic Church for ethical health reform. It is also important to note that abortion is not the only legislative provision within the Catholic Church's criteria under scrutiny. The Catholic Church also stresses the importance of universal coverage for everyone in the United States—including undocumented immigrants—which the pending legislation does not fulfill.

Not all members of the Catholic faith community may agree on whether the legislation takes adequate steps to address the concerns of those who have a religious or moral objection to abortion, but a growing number of Catholic and other pro-life leaders have announced that their concerns have been met, including a group of prominent Catholic and Evangelical religious leaders, as well as a group of more than 59,000 Catholic nuns.

This fact sheet lays out in detail how the health care legislation now under consideration in Congress reflects the eight criteria laid out by the U.S. Conference of Catholic Bishops as important to health care reform. The criteria were taken from an <u>official statement</u> submitted by the USCCB to the Congressional Record on May 20, 2009.⁶

Ellen-Marie Whelan is a Senior Health Policy Analyst and Associate Director of Health Policy at the Center for American Progress

Marta Cook is a Fellows Assistant to the Faith & Progressive Policy Initiative and the Progressive Studies Program at the Center for American Progress

Social justice, legislatively

A comparison of Catholic teachings and the current health reform legislation

Criteria for health care reform according to the U.S. Conference of Catholic Bishops⁷

Pending health reform legislation: President's plan and Senate-passed H.R. 3590

"Access for all"

The Catholic Church considers health care a human right. This means that all people should have access to affordable, quality health care.

- · Covers 95 percent of Americans
- · Improves everyone's health insurance plans. Specifically:
- No one will be denied coverage because of a pre-existing condition
- No one will be dropped from a health plan if they become sick
- No arbitrary annual or lifetime limits on benefits
- No co-pays on preventive health services
- Expands coverage for an additional 32 million Americans, but does not provide health coverage for undocumented immigrants
- · Bars undocumented immigrants from receiving federal subsidies to purchase health insurance
- · Bars undocumented immigrants from purchasing health insurance with their own money in the exchange

"Comprehensive benefits"

The Catholic Church supports reform that promotes good health, provides preventive care, and treatment for disease, injury, and disability.

Health reform should also provide care for those who are chronically ill or dying.

Essential benefits package

- Requires all qualified health benefits plans to provide coverage that meets or exceeds the standards of an "essential benefits package"
- Requires an essential benefits package to, at a minimum, cover:
 - Hospitalization, outpatient hospital, and clinic services
 - Professional services of physicians and other health professionals
 - Prescription drugs
 - Rehabilitative services
 - Mental health and substance use disorder services
- Preventive services, maternity care, and well-baby and well-child care
- Medical equipmen
- Establishes a Health Benefits Advisory Committee to make recommendations regarding what should be included in the essential benefits plan
- Promotes the use of preventive services by eliminating cost sharing for patients in all insurance plans for recommended preventive services
- Establishes a Center for Medicare & Medicaid Innovation to develop and test innovative payment and care delivery models that emphasize coordination of care, quality improvement, and efficiency, especially for those with chronic illnesses
- Improves community care and support for the elderly and people with disabilities
- · Supports continued provision of hospice care

"Priority concern for the poor"

The Catholic Church supports reform that gives priority to providing quality care for the poor and underserved.

Expands Medicaid program

• Expands coverage up to 133 percent of the federal poverty level

Individual subsidies

- Provides affordability tax credits to individuals and families with incomes of up to 400 percent of the federal poverty level, or about \$43,300 for an individual or \$88,200 for a family of four
- · Provides subsidies to low- and middle-income individuals and families to help pay out-of-pocket costs

Small businesses

Provides tax credits for certain small businesses that offer health insurance to their employees

"Quality"

The Catholic Church supports reform that promotes standards of quality and equity in health care and in provider training, and standards that encourage informed participation in health care decisions by individuals and families.

- Includes numerous provisions to improve the quality and delivery of care, and supports research to inform consumers about patient outcomes resulting from different approaches to treatment and care delivery
- Patient-centered outcomes research Establishes a new center to identify priorities for and provide for the conduct of
 comparative outcomes research, including subpopulations that have traditionally not been included in medical research
- · National quality strategy Facilitates the creation and adoption of a national quality strategy
- Community-based training for physicians Allows medical residents to train and provide care in community-based sites outside hospitals

Criteria for health care reform according to the U.S. Conference of Catholic Bishops⁷

Pending health reform legislation: President's plan and Senate-passed H.R. 3590

"Respect for life"

The Catholic Church supports reform that affirms the dignity of human life in all stages.

- Expands health insurance coverage for millions of uninsured Americans, thereby helping to reduce <u>unnecessary deaths</u>⁸
- Expands health insurance coverage for millions of uninsured women, thereby helping to reduce the number of <u>unintended</u> <u>pregnancies and abortions</u>⁹
- Includes a new provision to pay for counseling, education, job training, and housing for vulnerable women who are pregnant
 or parenting
- Substantially increases the adoption tax credit and funding for adoption assistance programs
- Prohibits the use of federal funds to pay for abortion services except in cases of rape, incest, or threat to the woman's life, and
 establishes strict accounting mechanisms, including two separate private premiums to ensure only private money pays for
 abortion coverage, and requires at least one plan in each exchange to exclude abortion coverage

"Pluralism"

The Catholic Church supports reform that encourages participation by the private and public sectors. This includes delivery of medical services by voluntary, religious, and nonprofit organizations. The Catholic Church also supports respect for a plurality of ethical and religious values in delivering health care and services.

- Successful public programs are expanded and strengthened
 - Medicaid will be expanded to provide coverage for an additional 16 million Americans
 - Medicare program is strengthened by extending the solvency by at least nine years and by closing the prescription drug coverage gap known as the "doughnut hole".
- The state-based insurance Exchange will provide a market place where consumers can choose private health insurance coverage.
- Protects the conscience of those willing or unwilling to provide, pay for, cover, or refer for abortion services

"Cost controls"

The Catholic Church supports reform that includes measures to reduce waste, unnecessary treatment, and inefficiency—and that provides incentives for the good use of limited resources.

- · Targets waste, fraud, and inefficiency in Medicare and Medicaid to pay for much of bill's costs
- · Strengthens Medicare and Medicaid's existing compliance and enforcement tools
- Protections against waste and abuse in the new Community Health Insurance Option health insurance exchange will build upon
 the safequards and best practices gleaned from experience in other programs
- Creates an independent body empowered to make recommendations to help extend the solvency of Medicare, get better value for Medicare dollars, and improve quality and affordability for Medicare beneficiaries
- Includes a plan to develop payment measures in Medicare, which will take into account payment based on achieving certain
 quality measures, and will help ensure that quality is improved while growth in health care costs is reduced.
- · Initiates payment reforms that target incentives toward better care

"Equitable financing"

The Catholic Church supports reform that finances universal access to health care on a societywide, equitable basis and does not create barriers to effective care for the vulnerable and poor.

The bill is paid for and will not add to the nation's growing deficit

- Costs about \$100 billion each year and will reduce the deficit by overmore than \$100 billion over 10 years, with greater savings beyond that
- · Much of the bill is paid for by eliminating inefficiencies in government health care spending

Balanced financing

- Forbids employers from shifting health insurance costs to the health insurance exchange
- Raises the Medicare payroll tax on individuals who earn more than \$200,000 a year and on families earning more than \$250,000 a year. These revenues will help make health insurance affordable for the middle class and small businesses. Will also tax these individuals' unearned income of these individuals.

Endnotes

- 1 United States Conference of Catholic Bishops, "Sharing Catholic Social Teaching: Challenges and Directions" (1998).
- $2\ \ United \ States \ Conference \ of \ Catholic \ Bishops, "A \ Framework \ for \ Comprehensive \ Health \ Care \ Reform" \ (1993).$
- 3 United States Conference of Catholic Bishops, "A Catholic Framework for Economic Life" (1996).
- 4 Sr. Carol Keehan, "The time is now for health reform," Catholic Health World, March 15, 2010, available at http://www.chausa.org/The time is now for health reform.aspx.
- 5 Thomas C. Fox, Pro-life group urges Congress to pass Senate health care bill, National Catholic Reporter, http://ncronline.org/print/17396, March 12, 2010; Catholic Sisters Support Passage of Healthcare Bill, http://www.networklobby.org/press/3-17-10HealthcareSistersLetter.htm, March 17, 2010.
- 6 United States Conference of Catholic Bishops, "Statement for the Record," Statement, May 20, 2009.
- 7 Ibid.
- 8 Andrew Wilper and others, "Health Insurance and Mortality in US Adults," American Journal of Public Health 99 (12) (2009).
- 9 Joseph Wright, "Reducing Abortion in Kansas: Expanding Jobs and Health Insurance for Families and Opportunities for Children" (Washington: Catholics United for the Common Good, 2007); T.R. Reid, "Universal health care tends to cut the abortion rate," The Washington Post, Sunday, March 14, 2010, available at http://www.washingtonpost.com/wp-dyn/content/article/2010/03/12/AR2010031202287.html?nav=rss_opinion/columns.