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Is Archbishop Chaput Right?

Michael Sean Winters | Aug. 25, 2009 NCR Today

Archbishop Chaput counsels patience [1]in the health care reform effort and no one can deny that patience is a virtue. But, there are nonetheless many difficulties with his statement that jump off the page.

First, he quotes from a moving testimonial from a couple with a Down?s Syndrome child. The mother says she is worried about the ?public option? and what that might mean for her child: Would the government see the same value in the expensive treatments for her child that he pediatrician sees? But, that is the wrong question. The pediatrician doesn?t pay for the child?s health care, the family?s insurance company does. So, the proximate analogy is a different one: Would the government see the same value in the expensive treatments as the health insurance company does? This is easy. A federal plan will not have profit as a motive. The insurance company does not place those expensive treatments on the plus-side of its ledger.

More importantly, what if this young family could not afford health insurance? They would either go without or run through their savings until they qualify for Medicaid, which is also a government-run program. I pray this family will keep its health insurance but right now they are at the mercy of their insurance company and the parents? employers. The employers, needless to say, are watching their premiums rise because of this child?s expensive care. If the company decided to stop offering health insurance as a benefit, this family would truly be in dire straights. At that point, the child?s condition is pre-existing and the market has decided not to cover pre-existing conditions.

As well, it is worth asking if this family?s worries have been caused by the actual health care proposals or by the determined, fraudulent attempt to mischaracterize those proposals, about which Archbishop Chaput is silent. As well, the email from the family, and the Archbishop?s analysis of it, neglect the second word in the phrase ?federal option.? This family, or their employer, would have to choose to use the federal plan. As it is now, the employer could change the health insurance plan tomorrow.

I think the situation of this family leads to the conclusion that we need health care reform now, not later, that urgency not patience is what is called for in the current debate. They are a pink slip away from being able to provide for their child. I know from where I speak. For the past three years, I did not have health insurance. The Authors? Guild offered a plan with premiums of ? I kid you not - $1800. per month. That is what the market did for me.

People speak of the government as if it was somehow divorced from ourselves. We can hold our elected representatives accountable in a way we cannot hold insurance companies accountable at election time. (It is also strange that Archbishop Chaput refers to the U.S. bishops as ?They.? Usually, one refers to a group to which one belongs as ?We.?) Like the young family with the child with Down?s Syndrome, I trust my doctor more than I trust the government, but I trust the government more than I trust the insurance industry. That is the question before the American people today.

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