

# Salt & Light

Winter 2008

The Newsletter of the Social Concerns Ministry Team

*Educating and informing the church body in light of biblical principles*

You are the salt of the earth...  
You are the light of the world...

*Mt. 5:13-14*

## Editorial Note:

This issue of *Salt & Light* addresses a predicament that affects us all: paying for health care. For many, the rapidly escalating costs are becoming extremely difficult to handle. For many others, lack of adequate health insurance means going without needed health care. How to solve this problem will be a central issue in the coming presidential election; and Christians need to be informed.

Christians line up on both sides of the question regarding whether or not it is the government's responsibility to insure everyone's access to a vital resource like health care. Church, business, and other private approaches have been unable to insure access for a long time now; but large government programs have major pitfalls as well. The opening article here lays out many of the most significant arguments on both sides of the debate. The other two articles then offer some biblical passages and principles to help guide our discernment. Some issues raised here will receive further treatment in the Spring 2008 (food and nutrition) issue of *Salt & Light*.

## Government Funded Health Care?

From: [http://www.balancedpolitics.org/universal\\_health\\_care.htm](http://www.balancedpolitics.org/universal_health_care.htm)

### Overview/Background

It's no secret that health care costs are spiraling out of control in this country. Insurance premiums are multiplying much faster than inflation, which prevents economic growth and leaves businesses with less money to give raises or hire more workers. While the quality and availability of medical care in the United States remains among the best in the world, many wonder whether we'd be better off adopting a universal government-controlled health care system like the one used in Canada. A summary of YES and NO answers to the question of whether or not the government should provide free universal health care for all Americans follows.

### YES

1. **The number of uninsured citizens has grown to over 40 million.** Since health care premiums continue to grow at several times the rate of inflation, many businesses are simply choosing to not offer a health plan, or if they do, to pass on more of the cost to employees. Employees facing higher costs themselves are often choosing to go without health coverage. No health insurance doesn't necessarily mean no health care since there are many clinics and services that are free to indigent individuals. However, any costs not covered by insurance must be absorbed by the rest of us, which means even higher premiums.

2. **Health care has become increasingly unaffordable for businesses and individuals.**

Businesses and individuals that choose to keep their health plans still must pay a much higher amount. Remember, businesses only have a certain amount of money they can spend on labor. If they must spend more on health insurance premiums, they will have less money to spend on raises, new hires, investment, and so on. Individuals who must pay more for premiums have less money to spend on rent, food, and consumer goods; in other words, less money is pumped back into the economy. Thus, health care prevents the country from making a robust economic recovery.

3. **We can eliminate wasteful inefficiencies such as duplicate paper work, claim approval, insurance submission, etc.** Think back to all the times in your life you've had to fill out a medical history, answering the same questions over and over. Think about all the insurance paperwork you've had to fill out and submit. Our current health care system generates an enormous amount of overhead. Every time we go to the doctor, a claim must be submitted, an approval department reviews the claim, checks are mailed, patients are sent co-pay bills, and so on. The thing that's especially wasteful is that each doctor's office usually maintains their own record-keeping system. A universal healthcare plan would allow us to build one centralized system. There would be no need for maintaining insurance information or wasting time submitting claims. The work

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## Government Funded Health Care?

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savings in the banking and postal areas alone would be worth billions every year.

**4. We can develop a centralized national database which makes diagnosis and treatment easier for doctors.** Most doctor's offices maintain a separate record-keeping system. This is why you always have to fill out a lengthy health history whenever you go to a new physician. This is a problem for several reasons. First of all, it's wasteful of both time and money. Second of all, patients may forget or do a poor job of explaining past medical problems. Doctors need accurate information to make a proper diagnosis. Last of all, separate systems means we have a tougher time analyzing data at a national level. For example, are incidents of a certain disease dropping? How often is a certain illness associated with a specific set of symptoms? A centralized national system would allow us to do data analysis that we never dreamed possible, leading to medical advances and increased diagnosis efficiency.

**5. Free medical services would encourage patients to practice preventive medicine and inquire about problems early when treatment will be light; currently, patients often avoid physicals and other preventive measures because of the costs.** Because many people are uninsured and those that do have insurance face high deductibles, Americans often forego doctor visits for minor health problems or for preventive medicine. Thus, health problems that could be caught at an early stage or prevented altogether become major illnesses. Things like routine physicals, mammograms, and HIV tests could prevent major problems. A government-provided system would remove the disincentive patients have for visiting a medical professional.

**NO**

**1. Government agencies or**

**divisions typically do not run efficiently.** There isn't a single government office that squeezes efficiency out of every dollar the way the private sector can. Profit motives, competition, and individual ingenuity have always led to greater cost control and effectiveness. Government workers have fewer incentives to do well. They have a set hourly schedule, cost-of-living raises, and few promotion opportunities. Compare this to private sector workers who can receive large raises, earn promotions, and work overtime. Government workers have iron-clad job security; private sector workers must always worry about keeping their jobs, and private businesses must always worry about cutting costs enough to survive....

**2. Government-controlled health care would lead to a decrease in patient flexibility.** At first glance, it would appear universal health care would *increase* flexibility. After all, if government paid for everything under one plan, you could in theory go to any doctor. However, some controls are going to have to be put in to keep costs from exploding. For example, would "elective" surgeries be covered? Although some procedures are obviously not needed, who decides what is elective and what is required? What about a hysterectomy for fibroid problems? What about a nose job to fix a septum problem caused in an accident? The universal system in Canada forces patients to wait over 6 months for a routine pap smear. Canada residents will often go to the U.S. or offer additional money for health care.

**3. Patients aren't likely to curb their drug costs and doctor visits if health care is free; thus, total costs will be several times what they are now.** Co-pays and deductibles were put in place because there are medical problems that are more minor

annoyances than anything else. Sure, it would be nice if we had the medical staff and resources to treat *every* ache and pain experienced by an American, but we don't. For example, what if a patient is having trouble sleeping? What if a patient has a minor cold, flu, or headache? There are scores of problems that we wouldn't go to a doctor to solve if we have to pay for it; however, if everything is free, why not go? The result is that doctors must spend more time on non-critical care, and the patients that really need immediate help must wait.

**4. Just because Americans are uninsured doesn't mean they can't receive health care; nonprofits and government-run hospitals provide services to those who don't have insurance, and it is illegal to refuse emergency medical service because of a lack of insurance.** While uninsured Americans are a problem in regards to total system cost, it doesn't mean health care isn't available. This issue shouldn't be as emotional since there are plenty of government and private medical practices designed to help the uninsured. It is illegal to refuse emergency treatment, even if the patient is an illegal immigrant.

**5. Healthy people who take care of themselves will have to pay for the burden of those who smoke, are obese, etc.** Universal health care means the costs will be spread to all Americans, regardless of your health or your need for medical care, which is fundamentally unfair. Your health is greatly determined by your lifestyle. Those who exercise, eat right, don't smoke, don't drink, etc. have far fewer health problems than the smoking couch potatoes. Some healthy people don't even feel the need for health insurance since they never go to the doctor. Why should we punish those that live a healthy lifestyle and reward the ones who don't? †

# The Bible and Health Care

From: John F. Kilner, *Life on the Line*

Biblically, there is an eternal dimension to justice. There is also a more limited sense of the term that more directly governs the access people have to vital resources of all sorts, including medical resources.

The notion of equality lies at the heart of justice in this distributive sense of the word. The ultimate basis for the egalitarian treatment of people is that each is precious in the eyes of God. The concern for such treatment surfaces concretely in the Old Testament in the context of insuring that the original egalitarian distribution of land be preserved. Over time, some Israelites suffered economic hardship and lost their land. To protect the original distribution, God mandated a jubilee year every 50<sup>th</sup> year in which all land would revert to its original owner (Lev. 25). In addition, every 7<sup>th</sup> year was to be a sabbatical year in which debts were cancelled, even to the extent that those sold into slavery on account of their debts would be set free (Deut. 15).

Rooted in God's unwavering love for all, this egalitarian vision remained alive through the centuries. In the time of Ezekiel, God was still directing that any return from exile be marked by an egalitarian distribution of land (Ezek. 47:14). The ultimate hope, described by other prophets was that all people would have their own vine and fig tree (Mic. 4:4; cf.

Zech. 3:10).

In light of this background, it is not surprising that Paul should find a situation intolerable in which some people went without the basic necessities of life while others had more than enough. In 2 Corinthians 8:13-14 Paul explicitly invokes the notion of equality to argue that the Corinthians should share their resources with others. After all, God is not partial to some and satisfied that others should lack what they need to live. Moreover, true community is hampered when the lives of some are in effect valued more than the lives of others since some have access to life-sustaining resources while others do not.

Implicit in this discussion of equality is another basic consideration of distributive justice: need. When vital resources—and therefore people's lives—are at stake, it is a person's need for these resources, not one's desires for them or one's own goodness, that warrants access to them. There is no indication in the Bible that one who lacks vital resources is somehow a better person or deserves those resources more than someone else. Rather, the existence per se of a serious need constitutes a moral problem in light of the tremendous significance that God ascribes to the life of every person.

Accordingly, God is consistently observed to have great concern for

those in need (e.g., in Exod. 22:21-25; 23:6; 1 Sam. 2:8; Ps. 107:39-41; Prov. 14:31; 19:17). Their basic needs are to be met as a matter of justice (Job 29:14-16; Ezek. 18:5-9). Such needs can include food, clothing, and shelter (Deut. 10:18; Isa. 58:7) as well as the land essential to sustain the meeting of those needs (Isa. 5:7-8). Whatever the need, the underlying principle is the same: as people have need, so they should receive (Acts 4:35; 2 Cor. 8:13).

This understanding of justice is particularly helpful and appropriate in the arena of health care. When life itself is at stake, the equal value to be placed upon each life is a natural starting point. Yet, without an accompanying standard of need, egalitarian justice would sanction no medical treatment for anyone as much as it would justify comprehensive treatment for all. Justice in the biblical texts is unmistakably committed to the restoration of health. Nowhere is this more evident than in the life of Jesus. Jesus' ministry is "good news to the poor" because it addresses all dimensions of their need, including the medical dimension (Luke 4:18). In fact, at one point Jesus' healing ministry is even referred to as a justice ministry (Matt. 12:15-18). Such a characterization is not surprising, for health is indeed a basic need of all alike. †

## Responsible Christian Stewardship

From: Jon B. Olson, *Word & World*

God asks us to be stewards of creation, ourselves included. Certainly we are not all equal and do not possess the same abilities. Diversity in life and lifestyle are part of being human. Stewardship involves responsibility. As Christians we must be responsible for what we have been given, both what is natural (our person) and what we have accumulated.

Stewardship requires us to be responsible both to ourselves and to others. A steward understands that resources are finite and must be managed well if they are to benefit all creation.

The present health care system requires us, as the people of God, to use wisely the resources given us, not to use personal desire as our only measure of responsibility.

*What principles should we, as Christians, expect to see in politicians' proposals for health care plans?*

Stewardship deals with consequences....Having access to health care (preventive, primary, acute) does not give us license to overuse or misuse available resources. A smoker risks not only his or her own life prematurely, but also may use limited health care

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## Responsible Christian Stewardship

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resources unwisely. This we should not tolerate.

Health care services are expensive and consume a large part of GDP (gross domestic product).... Providing universal accessibility will increase, not decrease, these costs in the short term. Only responsible lifestyles, emphasizing health, wellness, and wholeness, over time will cause our increasing costs for health care to begin to slow down. No projection yet made shows any decrease in the total cost of health care, only a possible decrease in the rate of increase.

The amount Americans spend on health—from prevention to intervention to end of life—will continue to grow as a percentage of the GDP for some time to come. Since some claim that 60% of all health care costs are sustained in the last 30 days of life, a big issue is coming to understand that death is part of life—both at the time of birth (infant mortality) and for

those in their most senior of years. God, by making humankind mortal, made death a part of life. Humankind has struggled with this ever since Adam and Eve. We have been taught to fear death as evil, as an ending, rather than seeing it as a new beginning, a new life, an eternal life, one with the Father glorious, a culmination, a return from whence we came.

Responsible Christians should understand this issue and allow for death—and new life—to come forward, to allow one life to be completed so another can begin or be enhanced. This is truly being stewards—stewards of life and resources.

The health care policies now being debated across this land could have as one of their outcomes universal access. Will this, however, improve health, enhance our personal well-being, bring forward a new and more responsible sense of stewardship, both personal and societal?

The Christian perspective must refocus on human responsibility—on stewardship of ourselves and the resources given to us to use. Christians must understand that preservation of life at all costs may sound good, but defeats God's promise to us that death is only a transition to a greater life eternal. †

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