

“Health Care: A Human Right, a Human Need”

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Let me ask you a few questions:

- How many of you have been following the political debate over health insurance reform in California?
- How many of you are worried about your own health insurance coverage, or know someone who’s worried?
- How many have ever wanted to leave a job but couldn’t because you needed the insurance, or know someone else in that situation?

Health insurance is an issue that strikes very, very close to home.

Many of you know the statistics:

There are 35 million people in California.

Over six million of us have no health insurance whatsoever.

Over 80% of us without insurance in California are in working families.¹

Among uninsured children, over 70% of them are in families where at least one person works full-time, year-round.²

We know here in the Central Valley, the percentages of uninsured people are even higher.³

Many uninsured folks are actually making decent money, but the cost of premiums is just too high.

¹ “The Uninsured in California,” at http://itsourhealthcare.org/blog1/learn_more/the_uninsured_in_california.html.

² California HealthCare Foundation, *California’s Uninsured: 2006*, at <http://www.chcf.org/documents/insurance/CAUninsured06.pdf>.

³ Central Valley Health Policy Institute, *Health Reform 2007 Impact on the Valley*, at http://www.csufresno.edu/ccchhs/documents/CVHPI_brief_062007.pdf.

About 30% of people without insurance in California are in families making over \$50,000 a year.

Many people simply can't get coverage because of their medical history. Patt Morrison of the *LA Times* ran a hypothetical case by an insurance broker she knows. Say there's a guy who wants to leave his job and try something new. So he needs individual coverage. He's 59, married with four kids, he smokes cigars, he likes to go downhill skiing, and he had heart surgery 10 years ago.

"Stop right there," the broker said.

"This guy would never qualify for coverage, never."

Luckily for this hypothetical guy, his name is Arnold Schwarzenegger.⁴ He's got the cash to take care of himself.

But most of us don't.

I'd like to share with you a story from my own experience, which is actually quite benign compared to the real horror stories that some people are living.

When I came to this church a year ago, my family and I were in need of health insurance.

In seminary I'd been on the student health plan and watched my premiums go up almost 400% in four years, largely because the insurance company realized midway through my four years of school that seminarians tended to be older and less healthy than your average undergraduate.

They bumped us to a higher-risk pool with much higher premiums.

But even then I was much luckier than some.

I had one year of COBRA coverage after I left school, which enabled me to take a half-time ministry position for one year with a small congregation that I knew and loved.

I never would have dared to take that position if it had meant going without health insurance.

Meanwhile my husband John had been self-employed for years

⁴ Patt Morrison, "Buying Insurance Can Be an Unhealthy Experience," *Record* January 20, 2007.

and had never been able to afford health insurance for himself. We weren't yet married at that time, so I couldn't add him to my plan. John was lucky to be in the VA system, where he got all his health care for free, thanks to a very minor disability that he got during his years in the Marine Corps.

And I might add, I know the VA is getting a lot of bad press right now, A lot of it may be deserved. I don't know.

What I *can* say is that John always received really good care at the VA hospital near our home in Illinois. They offered him tons of health education, they bugged him to come back for follow-up visits. The one time I came with him and watched him pick up his free medications at the pharmacy, it was like a dream. I said to him, "This is *free*? You don't have to pay *anything*?" That was not the health-care world that I knew.

When I arrived in Stockton, I was excited to have access to Kaiser Permanente. I'd heard great things about how affordable they were, and how the care was pretty good for an HMO. I applied for my individual coverage right on time, giving myself a good month's lead time before my COBRA coverage ran out.

I expected everything would be just fine.

And then I got a letter from Kaiser:
I'd flunked the medical screening
and been denied for individual coverage.
I've always seen myself as a healthy person.
I do all the right stuff—I don't smoke, I exercise,
I eat my five servings of fruits and vegetables a day.
But I had two strikes against me.
One was an outpatient surgery three years ago,
the condition long since resolved.
The other was minor chronic pain in my feet,
which was pretty much under control by that time.
I wasn't expecting to need any more treatment.

But that didn't matter. There was nowhere on the form to explain all that. I was denied for coverage with a capital D.

It was extremely frightening.

All of a sudden I realized there was a chance I was not going to be able to get health insurance at all, anywhere, at a price I had a hope of being able to afford.

The fine print of the letter said I could appeal the decision.

Once I got over the shock, I leaped into action.

I called all the doctors I'd seen in the last few years and asked them to write letters on my behalf, attesting to my good health at this time. I'm so grateful that all of them came through.

After a few anxious weeks, during which my COBRA coverage ran out and I was completely uninsured, I got the good news that my appeal had been accepted. I had insurance again!

They reserved the right to cancel it based on my actual use of health care services, but it was insurance!

My triumph was short-lived, though,

as John and I quickly realized there was no way he would ever be able to qualify for individual coverage himself.

The only way he'd been able to get into the VA healthcare system was by becoming officially certified as 10% disabled.

There's no way Kaiser or any other private insurer would take him like that. And the nearest VA hospital is over an hour and a half away from here, in Palo Alto. What a Catch-22. We thought about what would happen if he had a health emergency, and it was terrifying to realize one hospital stay outside the VA system could bankrupt us, just like that.

Our story has a happy ending.

It turned out Kaiser was willing to offer our church a group insurance plan with no medical disclosures required, no pre-existing condition clauses, even though I was the only employee who needed to sign up.

Go figure.

Our board of trustees endorsed this idea,

for which I am deeply grateful,
and now our church can offer group health insurance to new employees
at rates that are actually quite affordable
compared to what else is out there.

Thanks to you, John and I are doing fine now.

But walking through that experience of fear and uncertainty was
something else again.

For years I'd been an advocate of health insurance reform *intellectually*.

My parents are both therapists, and for years I'd listened to them
complain about how hard it was to get insurance companies to
authorize enough sessions to do their patients some good. They spent
hours and hours filling out forms and wrangling with medical reviewers.

So I knew about that part of the problem—

doctors having to argue with the insurance companies

to convince them to pay for the care their patients needed;

medical reviewers who thought they knew better than the patients' own
doctor what kind of care was "medically necessary";

who all the while were rewarded not for actually giving people care
but for keeping costs down and profits up for the shareholders.

That part I knew.

But it wasn't until I felt *myself* at risk that I really began to understand
what's at stake with health insurance reform.

For too many people, our current system is generating not care, but *fear*.

Fear that we will be impoverished by illness—

a fear born of real knowledge that it *happens*.

We know that about half the people who declare bankruptcy in this
country do so because of medical bills they cannot pay—

and we know that most of those people had health insurance when they
first became ill.⁵

We're afraid that will happen to us.

In our hearts, we fear we will not be cared for,

⁵ Bonnie Miller Rubin, "Medical Bills Pave Way to Poorhouse, Study Says," *Chicago Tribune* February 2, 2005.

we are afraid that the people who could save us if they choose
will turn their back on us at the hour of our deepest need,
all because we don't have enough cash
to brandish under their noses.

This crazy system tries to teach us that health care is a commodity
for sale to the lucky ones who can afford to pay the price,
who can afford to keep paying more and more year after year
as costs go up far beyond the rate of inflation.

But we know this is crazy.

Our bodies know.

We're all here in these miraculous, fragile bodies
that shock us with how easily they can be hurt.

Bones can break.

Hair turns gray.

We get sick.

We feel pain.

Sooner or later, we have to die.

This is a universal condition.

This is how things are for *everyone*,

rich or poor,

black or white,

legal or illegal.

Is it too much to hope for

that one day we will get our act together

and realize our job as a people is to take care of each other?

It's often said that health care is a human right.

And this is true, both legally and morally.

Elaborate systems of international law have been constructed
to defend the principle that individuals have the right to medical care
when they are sick.⁶

⁶See International Covenant on Economic, Social and Cultural Rights, available at
http://www.unhcr.ch/html/menu3/b/a_cescr.htm.

But health care is a human *right*
because it is before anything else a human *need*.
In the words of the poet,
“We need one another....
We need one another when we come to die,
and would have gentle hands prepare us for the journey.
All our lives we are in need, and others are in need of us.”⁷

We need one another.
We’re all in the same boat,
all of us living out our lives in bodies that will one day betray us.
When that day comes, we need one another.
It would be so good to be able to trust in a different kind of society,
a society that chooses to make health care freely available to *all* people,
no matter how much money they have,
or what kind of work they’re able to do—
a society where people have chosen to care for one another
because they know we are *all* in need.

I believe that one day in the not-so-distant future
we are going to become that society.
When I first heard of State Senator Sheila Kuehl’s bill to create a single-
payer universal health care system, I knew I had moved to the right
state.
I don’t think this could happen anywhere in the country right now
outside California.
The thought of a health care system that could really care for everyone,
getting rid of the nightmare of insurance that is hard to get and may not
protect you even if you have it—
that is a powerful idea.
To be released from the very real possibility of financial ruin
if your body happens to get sick at the wrong time—
that is something we can do for each other!

⁷ *Singing the Living Tradition* #468.

We have the power to will a new reality into being,
to create a society based not on shareholder profits
but on simple caring for each other.
In compassion for our friends, our neighbors,
for all the countless people we will never meet and never know,
and for ourselves—
in the hard-won knowledge
that all our lives we are in need and others are in need of us—
let us pledge ourselves
to work for a health care system that cares for *all* people,
and a society rooted in love.

May it be so.
Amen and blessed be.