

Health Care Reform Update, Actions and Resources

February 2010

"I Guess it's Just Not Time!"

If you have to give, give it! If you know what to say, say it! If you know what needs to be done, do it! If there is something you want to do, do it! What are you waiting for?

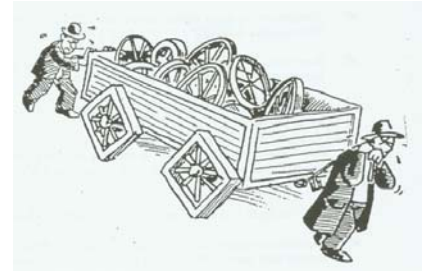
Haven't you figured out yet that you are the only one who can do what you do, the way you do it?

Don't you realize that the world is waiting for you?

[From: Faith in the Valley. Iyanla Vanzant]

At this moment, I know there are many of you who are questioning why you should still be involved in the advocacy movement for comprehensive health care reform. Yes, it has been a long battle and an uphill one at that!

I am reminded of the story of the wagon with four square wheels, loaded with perfectly round wheels, pushed and pulled by two men. They are devoted, hard workers but their job is slow and tedious and frustrating.



In some cases this cartoon could be a prophetic description of health care reform. It's moving, but at a tediously slow pace. There are many reasons for why the work is so hard and for why problems exist. Any kind of change will be met with stiff resistance. Certainly our work on health care reform has been a steep uphill walk.

In this cartoon, the true cause for the frustration is of course the square wheels. What is needed is to stop and to put on the "round wheels!" We know the work around comprehensive health care reform is not as simple as putting on the "round wheels", but the cartoon does remind us that what is simple is that our faith has provided us with the strength and the courage to continue on this journey. Our faith informs and guides our actions and reinforces that we are all in this together. "Another World Is Possible!"

As people of faith, we envision a society where each person is afforded health, wholeness, and human dignity. That vision embraces a system of health care that is inclusive... accessible... affordable... and accountable. [Excerpted from - A Faith-Inspired Vision of Health Care]

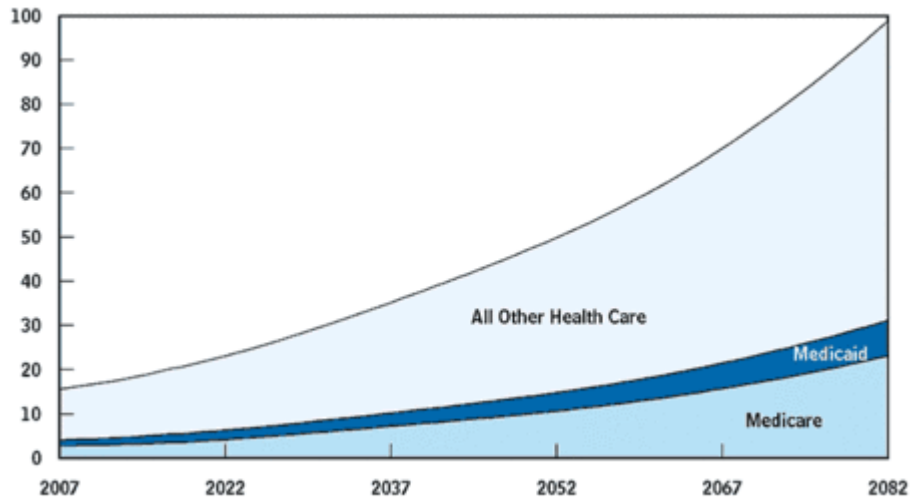
We cannot keep silent or sit down!!!! The Congressional Budget Office has projected that health care spending will take up *one hundred percent* of America's gross domestic product by the 2080s. In short, prices will only go up. As a result, the cost of health insurance goes up, and the market finally kicks in the crudest possible form: people who can't afford it become uninsured.

- Barbara Baylor

More:

At some point, if we have enough uninsured people, the health care industry will hit a point where it cannot increase revenues anymore, because it has fewer and fewer paying customers. Read more here: http://business.theatlantic.com/2009/06/what_if_health_care_reform_never_happens.php

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Where are we now?

In Congress:



Speaker Pelosi and Senate Majority Leader Reid are working behind the scenes to resolve the differences between and among congressional members and the respective bills. Congressional leaders have stated that the House and Senate have come very close to a final agreement in coordination with the White House.

It appears that there is a pledge to agree to amend the Senate Bill, pass it and then continue to work on perfecting it. However, there are several issues currently being discussed:

- **Excise tax on Cadillac plans** – approximately 7-8% of the population have high level Cadillac plans. Insurers who sell a plan costing more than \$8,000 for an individual and \$21,000 for a family would have to pay a 35% excise tax on the excess amount. The delusion of the excise tax is that as time goes on premiums would be controlled because insurance companies would not want to pay the 35% tax. In all likelihood, the tax would be passed along to the employees who would pass it on to the workers in even higher premiums.
- **Closing the Doughnut Hole** for seniors in 2011 – Visual Chart on the Medicare Prescription Drug Benefit - http://www.familiesusa.org/assets/pdfs/medicare-part-d/donut_hole1b9e.pdf

The “Doughnut Hole” refers to a costly gap in the Medicare Part D prescription drug coverage plan. The plan currently covers up to \$2,700 per year in prescription drug payments, then stops. Coverage does not begin again until the recipient’s drug costs exceed \$6,100 annually, thus leaving the recipient responsible for paying all drug costs between \$2,700 and \$6,100. New study by Kaiser Permanente and the School of medicine at UCLA has found that consumers on Medicare are likely to skip their medications to save money. The House bill would begin the process of closing the “Doughnut Hole” by 2011.

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- **Increasing subsidies** to help uninsured buy insurance on the exchange. Ensuring that all Americans have access to affordable health coverage and care is a major goal for health reform.

Negotiations are underway to adopt portions of the House-passed health care bill as it relates to subsidies. The House –passed bill would cover 36 million people (five million more than the Senate bill). It would expand Medicaid to everyone earning up to 150% of poverty and provides more tax credits to those under 250% of poverty. Supporters of the Improved and Enhanced Medicare for All Bill (H.R. 676) say that to do this would increase subsidies to pay for an already over-priced product. To pay insurance companies to give the uninsured over-priced health care with no cap on what they [the insurance companies] can charge is ludicrous. Look at what recently happened with Anthem Blue Cross/Blue Shield. They raised premiums by over 39%!!!! Hmmm, something to think about?



More on Health Insurance Subsidies: <http://www.kff.org/healthreform/upload/7962.pdf>

- **Reproductive issues** – Abortion language still evades both House and Senate
- **Public Option** – The Public Option is not dead! Sen. Majority Leader Harry Reid asking him to pass the public option using the budget reconciliation process. The Senate could use budget reconciliation to pass a public option with only 51 votes!
- **Anti-Trust Exemptions** for insurance companies - There is some agreement that the exemption would regulate price-fixing, but disagreement that it would regulate price-controls which could still mean increased premiums. The House was scheduled to vote last week on a bill that would repeal the anti-trust exemption for health insurers, but due to the weather, the vote was not taken. Health insurers have been exempt from federal antitrust laws, which are designed to protect consumers from the price fixing and other anti-competitive acts. Supporters of this repeal argue that states often lack the resources to regulate the insurance industry effectively. This especially true as some insurance companies make up a large percent of a state's revenue. The House-passed healthcare reform bill included a repeal of the antitrust exemption. The Senate bill did not. Sources say that moving ahead with a vote on the antitrust measure does not mean that Democrats have decided to break up the broad healthcare reform measure and try to move it piecemeal through Congress.

The White House

President Obama announced a half-day Summit for members of the Senate and House in an effort to come to some agreement on health reform. Two critical things were included in the invite:

- The President/Dem leadership indicated they will post online before the meeting their health care reform package; and,
- The president called on the GOP to do the same.

Overview of the President's Proposal (As of February 22, 2010)

The President's Proposal puts American families and small business owners in control of their own health care.

- It makes insurance more **affordable** by providing the largest middle class tax cut for health care in history, reducing premium costs for tens of millions of families and small business owners who are priced



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out of coverage today. This helps over 31 million Americans afford health care who do not get it today – and makes coverage more affordable for many more.

- It sets up a **new competitive health insurance market** giving tens of millions of Americans the exact same insurance choices that members of Congress will have.
- It brings **greater accountability** to health care by laying out commonsense rules of the road to keep premiums down and prevent insurance industry abuses and denial of care.
- It will **end discrimination** against Americans with pre-existing conditions.
- It puts our **budget and economy on a more stable path** by reducing the deficit by \$100 billion over the next ten years – and about \$1 trillion over the second decade – by cutting government overspending and reining in waste, fraud and abuse.

The President's Proposal bridges the gap between the House and Senate bills and includes new provisions to crack down on waste, fraud and abuse.

It includes a targeted set of changes to the Patient Protection and Affordable Care Act, the Senate-passed health insurance reform bill. The President's Proposal reflects policies from the House-passed bill and the President's priorities. Key changes include:

- Eliminating the Nebraska FMAP provision and providing significant additional Federal financing to all States for the expansion of Medicaid;
- Closing the Medicare prescription drug "donut hole" coverage gap;
- Strengthening the Senate bill's provisions that make insurance affordable for individuals and families;
- Strengthening the provisions to fight fraud, waste, and abuse in Medicare and Medicaid;
- Increasing the threshold for the excise tax on the most expensive health plans from \$23,000 for a family plan to \$27,500 and starting it in 2018 for all plans;
- Improving insurance protections for consumers and creating a new Health Insurance Rate Authority to provide Federal assistance and oversight to States in conducting reviews of unreasonable rate increases and other unfair practices of insurance plans.

Full Document the President's Proposal - <http://www.whitehouse.gov/health-care-meeting/proposal>

Information about Thursday's bicameral bipartisan meeting - <http://www.whitehouse.gov/health-care-meeting>

Mobilizations, Action and Resources

National Grassroots health care mobilization is happening all across the country to coincide with President's Obama's February 25 Bipartisan Health care Summit and beyond. President Obama and Congressional leaders have recommitted to health advocates and America that they will move forward with an overhaul of our broken health care system. They must do this to rein in health spending and fulfill the promises they made to the millions of families with substandard health insurance or without care altogether.

Some ideas that you, your church or community organization might want to consider:

- **Host a community event** by having a video camera set up where people can walk up and tell their horror stories about the insurance industry, the doughnut hole or uncoordinated health care or immigrant health care in your community. Send the video tape to your

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legislator. Get permission from the folks being videoed before sending to legislator. Names are not important – just the stories.

- **Host a teach-in at a senior center or school** on the history of health reform. Remind people what it took to get Medicare passed.
- **Host a health care reform party** and broadcast several films for folks to come and view. Here are a few to choose from:

- ***Sick Around the World*** – Frontline Documentary about health care in other industrialized countries by Washington Foreign Correspondent T. R. Ried. This may be viewed online from the website or purchased as a DVD. There is a discussion guide with this online.

<http://www.pbs.org/wgbh/pages/frontline/sickaroundtheworld/view/>



- ***Health, Money and Fear!*** – Emergency Room Doctors reveal the complex contributing factors that have led to costly stem that cares ore about profits than quality care. More information: www.ourailinghealthcare.com

For a Free DVD- Contact phochfeld@msn.com (donations gladly accepted)



- ***Sicko*** by Michael Moore- A documentary look at health care in the U.S. May be rented at Block Buster Videos

- ***Collateral Damage: Bad Medicine in Tennessee***. Chilling look at how the Governor of TN carelessly reformed the state's Medicaid Program in 2005 forcing hundreds out of health care.

- ***Unnatural Causes...Is inequality making us sick?*** – A documentary series exploring racial and social inequities in health. Show first series "*In Sickness and In Wealth*"

www.unnaturalcauses.org

- **Send a thank-you card to your elected officials with a** central and unified messages *Thank you for your hard work on health care reform. For the sake of all Americans, please move ahead on this critical issue, be on the side of the American people and not the insurance industry and pass comprehensive health care reform now!*

- **Put the Warmth back in Tea.**

When you visit your elected official – please take a box of tea as a symbol of hospitality, warmth, relationship building, kindness, support, love. These are all the things that a "Tea Party" typically symbolizes. If you cannot bring a box of tea, please send them a picture of a cup of tea with a nice thank you message. Let them know that you bring the gift of "Hope!"



- **Interfaith Sign –On Letter Underway!!!! – A Sign on letter has been developed by Faithful Reform in Health Care** (coalition of faith denominations and interfaith organizations). The letters will be delivered to President Obama and to Congress on February 24, 2010 – the day before the Summit. Please view the letters below and have your members/organizations sign this letter in a show of support. Currently there are over 1900 state and faith affiliation signatures. **DEADLINE FOR SIGN-ONS IS FEBRUARY 23, 2010!**

Letter and Individual Sign On -

http://salsa.democracynaction.org/o/1973/t/9336/petition.jsp?petition_KEY=2219

Letter and Organizational Sign On -

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http://salsa.democracyinaction.org/o/1973/t/9336/petition.jsp?petition_KEY=2220

- **Put a Health Care Ad on your local Radio Station!** Bob Wickline a member of Fox Island UCC has health care justice songs that are ready to be aired on your local station. For more information on how to do this, please contact Bob Wickline by phone (253-549-2468) or email robertwickline@aol.com

View here: <http://www.youtube.com/watch?v=ukwG-PJRwJ0>

- **The Next Big Step.** On March 9, America's Health Insurance Plans (AHIP) is coming to the Ritz Carlton in Washington DC to continue business as usual, including their agenda to destroy reform. Please join USAction on Tuesday, March 9, in Washington. We will have thousands of people in the streets outside the health insurance industry's AHIP conference. We intend to have 100 movement leaders join survivors of health insurance abuses in getting arrested as part of this event. I will be one of them, and I hope you will be also.
- **Huge march from Philadelphia to Washington, DC** beginning February 17-24th. Ends with health care rally in DC on February 24th to show support for moving forward with health care reform! Organized by SEIU AND HCAN. For more information contact Ann Fillorama – ann.fillorama@seiu.org
<http://melaniesmarch.com/>

Resources

- **Health Care for America Now (HCAN) Campaign** – Take It to the Streets - "Get It done Now, Get It Done Right"
<http://healthcareforamericanow.org/>
- **Families USA – New Report! "Lives on the Line – the cost of doing nothing"**
This report is useful for your church or community organization in highlighting what will happen if we DO NOT achieve health reform. The report helps articulate the human cost of doing nothing. It is a state by state look at the number of people who will die in the next ten years if nothing is done. It also looks at the number of people who have already died because of the lack of health care since we worked on health care during the Clinton years up to the present. The report will be on-line beginning March 5, 2010. You may request a copy of the report **NOW** by contacting Jessica Seabury Laroche (202) 628-3030 or by sending an email request to: stateinfo@familiesusa.org
Families USA Home Website - <http://www.familiesusa.org/contact-us.html>
- **Faith Caucus in Illinois** – Will engage in the following activities:
 - Collecting Stories
 - Dropping off a pair of shoes at local congressional offices to stress the number of uninsured who have died.For more information contact: The Illinois Health Care Justice Campaign, Laura Leon at faithcaucus@cbhconline.org – (312) 913-9449
- **The Herndon Alliance Focus Groups** - Bob Crittendon reports on the Herndon Alliance's most recent focus group findings: The public knows our health care system has problems. The public supports the concept of health reform and agrees the status quo is unacceptable. However, while a majority wants these reforms, they don't support the actual bill. They don't believe that the promise/language matches the policy. They don't believe that the bill will

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actually benefit them. Why this disconnect? The public lacks confidence in government. The public doesn't trust politicians. And, unfortunately, the legislative process and the consistent attacks have fed into their worst fears—government is not really on 'my' side and this bill is about a 'government-takeover' of the health care system. Our challenge is to put health reform in a context that both addresses the issue of trust and matches language to policy. The tone of our messaging is paramount. Our tone should assure people that government is on the side of the American people; that the health reform bill is on the side of hardworking middle-class families and small businesses providing us with greater security and affordability in health care. To view health care messaging visit Herndon Alliance
<http://www.herndonalliance.org/>

- **Talking Points - The path to Health Care Reform is Passing the Senate Bill**
Community Catalyst -
http://www.communitycatalyst.org/doc_store/publications/Talking_Points_House_must_pass_Senate_Bill%20FINAL.pdf
- **Equal/Center for Policy Analysis – Power Point presentation: *The Truth About Health Reform: It's Up To Us*.** This Power Point discusses the problems, health care and health, the politics of reform, the Proposals, Single Payer, and more.
<http://www.centerforpolicyanalysis.org/sitebuildercontent/sitebuilderfiles/truth8feb2010.ppt>
- **Article – “The Public is Right About the Public Option**
<http://www.sfgate.com/cgi-bin/article.cgi?f=/c/a/2010/01/05/EDNG1BDU6L.DTL#ixzz0boK3i2R0>
- **League of Women Voters in the United States**, Health Care Education Task Force
Evolution of the Health Care System in the United States.
http://www.lwv.org/AM/Template.cfm?Section=Health_Care_Education&TEMPLATE=/CM/ContentDisplay.cfm&CONTENTID=13894
- **Click the link below** to view, use, and share the new PowerPoint presentation produced to help people of faith understand what we've accomplished, where we are, and possible steps forward in health care reform. It is grounded in our goal to keep a moral vision front and center as we push toward the finish line.
http://www.faithfulreform.org/storage/frhc/ppt/hcr_update_feb2010.ppt
- **Interfaith Virtual Vigil of Prayer, Hope, and Action** - Now until health care legislation is passed! Join people of faith from all over the country in a first-ever **vigil for Prayer, Hope and Action**. During these days of continuing deliberation over health care reform, we will pray, offer words of hope, and take action. www.faithfulreform.org

