

## **The Moral Case for Insuring the Uninsured**

### **The Consortium of Jesuit Bioethics Programs**

As health care ethicists, we believe providing universal access to health care is the right thing to do, and now is the right time to do it. Much like our commitment to providing universal access to K-12 education, the reasons for doing so are both pragmatic and moral. And these reasons are so compelling that they require us to do what it takes to overcome obstacles.

Each year, according to a report of the prestigious Institute of Medicine, approximately 18,000 Americans die prematurely because they lack health insurance. Persons who lack insurance typically do not seek medical care until their illnesses have progressed to the point when they can no longer be ignored. Then the illness is far more difficult (and expensive) to treat.

This simple fact of the death toll from lack of insurance should provide the moral will to treat this situation as we treat any national emergency that threatens large numbers of Americans whether that emergency is from an aggressor such as terrorists, a natural disaster such as Katrina, or a communicable disease such as swine flu. In national emergencies, we require our representatives to determine what needs to be done to alleviate the threat and to appropriate the resources to do it. In such situations we would be very surprised to hear our representatives or members of the media talking about whether this was the right time for action, arguing to slow down the momentum toward action, or debating whether we can afford to act.

But, of course, people dying prematurely in hospital from lack of timely and proper management does not capture the moral imagination of the public the way a terrorist attack or hurricane might. Such suffering is easily out of sight and mind. Moreover, because most Americans have health insurance, it is easy to assume the uninsured must somehow be different from ourselves or to blame for their predicament. However, while there are some in our society who willfully fail to purchase health insurance that they could afford, lack of health insurance is usually caused by unfair or profoundly unfortunate circumstances. Most of the uninsured live in households in which the head of the household works full time often for a small business. Not only is it difficult for a small firm to finance health insurance, but such firms are typically charged much higher prices for their coverage. Similarly, many persons lose their insurance when they involuntarily lose their job for a period of time.

Of course, we are never ethically obliged to do the impossible and it is natural to ask whether we can afford to expand health coverage--particularly during economic hard times. Nevertheless, the total amount required to achieve this goal is approximately 3 – 5% of the total spending on health care in the United States. In other words, the increase required is significantly less than the rate of one year's medical inflation. Many credible policy analysts believe we need to control health care costs in the long run in our nation. However, it is clear that insuring the uninsured is not a major part of that issue. In other

words, *insuring the uninsured is not a significant part of the problem of rising health care costs in the United States.*

We believe that thinking about our values—values of justice, solidarity, and compassion—changes our perspective on health care reform. Currently, support among the public is wavering because of concerns about cost, funding mechanisms, and what is in it for the person who currently has private health insurance. From the point of view of our common values, the final concern is the most relevant. A just and compassionate society is obligated to try to meet the basic needs of all members of the community—not every imaginable desire, but our most basic needs such as food, a foundational education, and basic health care. Political leadership, if it is to be true moral leadership, must have the courage and will to push forward legislation that may not please everyone, but will give all persons access to an acceptable level of health care services. We become better people when we respond to the arbitrary and capricious threats to life and the pursuit of happiness that afflict our neighbor. And, of course, when we guarantee justice for our neighbor, we do so for ourselves and our families as well should disaster befall us.

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