

The Healthcare Crisis

How Churches Can Respond

What is the crisis?

- Lack of access
- Lack of affordability
- Lack of quality

Lack of Access

- Medically Underserved Areas
- Acceptance of insurance by providers
- Gaps in coverage
- Other barriers to care

Lack of Affordability

- Sky rocketing cost of healthcare
 - Increase in costs of testing, doctors visits
 - Increase in costs of insurance premiums
 - Pre-existing conditions
 - Non-covered services
 - Increase in deductibles and co-pays

Lack of Quality Care

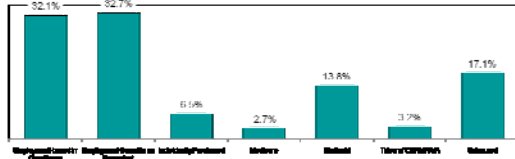
- Medically Underserved Areas
- Gaps in care
 - Mental Health Care
 - Dental Care
 - Prescription Medications
 - Disability
 - Preventative Care
- Care based on insurance coverage

The Uninsured

- 45.7 million uninsured in 2007 according to the Census Bureau.
- That number rose to 50 million in 2009, due to rising unemployment and the recession.

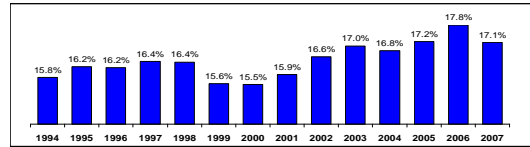
Employment-based health insurance continues to be the predominant source of coverage for the non-elderly population.

Health Insurance Coverage of Non-Elderly Americans, by Source of Coverage, 2007

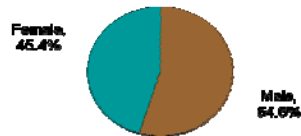


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

The Uninsured 1994-2007



The Uninsured: Male and Female



Who are the uninsured?

- 75% of the uninsured have at least one member of the family working.

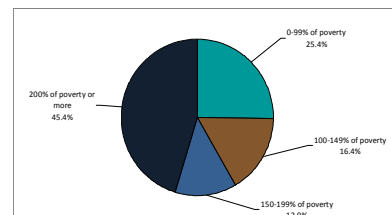
Having a job, even a full-time job, does not guarantee access to health insurance.

Uninsured Non-Elderly Population by Work Status of Family Head, 2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Uninsured Non-Elderly Population by Family Poverty Status, 2007

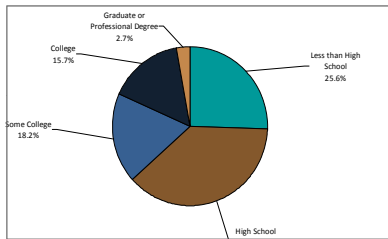


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

- 26% are eligible for some form of public coverage, but do not use it – sometimes, but not always a matter of choice.

- 20% of the uninsured have a family income of over \$75,000.

Uninsured Non-Elderly Adults by Education, 2007

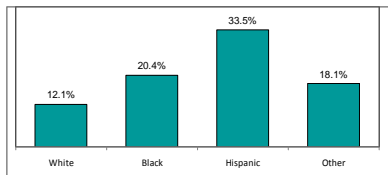


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

- 21% are immigrants, both legal and illegal.

Relative to their numbers in the overall population, members of racial and ethnic minority groups make up a disproportionate share of the uninsured population.

Percentage Uninsured Among the Non-Elderly Population by Race and Ethnic Origin, 2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

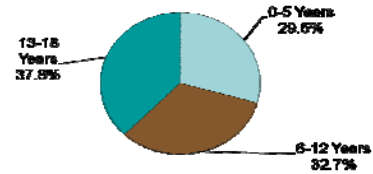
- 40% are young adults, who often choose not to buy healthcare coverage, because they are in good health.

- Source: Factcheck.org/2009/the-real-uninsured

Federal Poverty Guidelines

Family Size	100%	133%	150%	200%
1	\$10,890	\$14,483	\$16,335	\$21,780
2	\$14,710	\$19,584	\$22,065	\$29,420
3	\$18,530	\$24,644	\$27,795	\$37,060
4	\$22,350	\$29,725	\$33,525	\$44,700
5	\$26,170	\$34,806	\$39,255	\$52,340
6	\$29,990	\$39,886	\$44,985	\$59,980
7	\$33,810	\$44,967	\$50,715	\$67,620
8	\$37,630	\$50,047	\$56,445	\$75,260
For each additional family member	\$3,820	\$5,080	\$5,730	\$7,640

Uninsured Children



MiChild

If you have children under age 19, or if you are under age 19, you may be able to get health and dental care for them through MiChild.

To qualify, the children must:

- Be under age 19
- Have no comprehensive health insurance, including Medicaid
- Have a Social Security Number (or have applied for one)
- Live in Michigan, even for a short time
- Be a U.S. citizen or qualified immigrant
- Meet monthly family income limits

How much does MiChild cost?

You pay just \$10 a month for your whole family (even if you have more than one child).

Who are the Underinsured?

- Seniors with no prescription drug coverage.
- Individuals with coverage for a specific incident or illness.
- Catastrophic coverage only.

Why does any of this matter?

- It is a matter of social justice.
- As Christians, we are called to “*feed the hungry, give drink to the thirsty, welcome the stranger, clothe the naked, care for the sick, and visit the imprisoned.*” Matthew 25:35

- We all pay the cost of the uninsured
 - In higher costs for medical services
 - In a higher cost for insurance premiums
 - We pay an average of \$1100/year to cover the cost of uncompensated care.

- Those without healthcare coverage delay getting the care they need putting at risk:
 - Their jobs
 - Their families
 - The public health
 - Those in need of ER care

■ Nearly 45,000 Die Annually Due to Lack of Health Insurance

Dr. Andrew P. Wilper "Health Insurance and Mortality in US adults" in the online edition of the [American Journal of Public Health](#)

AWARENESS

- According to Faithful Reform in Health Care:

" People of faith continue to promote a vision of a health care future that includes everyone and works well for all of us. When that vision becomes a reality, all children and adults will live healthier and longer lives because they can get timely needed care. Medical costs will be affordable as each sector of our health system practices better stewardship of our abundant resources...."

faithfulreform.org

AWARENESS

- Education
- Understanding
- Affordable Care Act
- Resources
- Prayer Services

ADVOCACY

- The faith community needs to be part of the conversation about healthcare reform. Being an advocate does not always involve drastic measures. Everyday, we have the chance to stand up and speak when we see the need. Advocates have the opportunity to speak to their elected representatives, friends, family, and congregations about important issues. (EPPN)

- Writing letters or sending email to elected officials
- Writing letters to the editor of local newspapers about healthcare issues
- Join EPPN and stay informed
www.episcopalchurch.org/eppn

The Episcopal Church's position on healthcare:

- **Resolution Number:** 1991-A099
- **Title:** Call for a System of Universal Access to Health Care
- **Legislative Action Taken:** Concurred As Submitted
- **Final Text:**
- **Resolved**, the House of Deputies concurring, **That the 70th General Convention decries the inequitable health care delivery system of the United States of America and calls upon the President, the Congress, Governors and other leaders to devise a system of universal access for the people of our country.**
- **Citation:** General Convention, *Journal of the General Convention of...The Episcopal Church, Phoenix*,
- 1991 (New York: General Convention, 1992), p. 610. *Archives*

The Episcopal Church's position on healthcare:

- **Resolution Number:** 1994-A057
 - **Title:** Adopt Church Principles on Access to Health Care
 - **Legislative Action Taken:** Concurred As Amended
 - **Final Text:**
 - **Resolved**, the House of Bishops concurring, **That this 71st General Convention of the Episcopal Church adopt the following four principles as the position of the Episcopal Church regarding health care:**
- That universal access to quality, cost effective, health care services be considered necessary for everyone in the population.
- That "quality health care" be defined so as to include programs in preventive medicine, where wellness is the first priority.
- That "quality health care" include interdisciplinary and interprofessional components to insure the care of the whole person—physiological, spiritual, psychological, social.
- That "quality health care" include the balanced distribution of resources so that no region of the country is underserved.
- Citation:** General Convention, *Journal of the General Convention of...The Episcopal Church, Indianapolis*,
- 1994 (New York: General Convention, 1995), p. 288.

The Episcopal Church's position on healthcare:

- **Title:** Reaffirmation of Commitment to Medicaid and Medicare
- **Citation:** Executive Council Minutes, **Feb. 11-14, 2005**, Austin, TX, p. 32.
- **Committee:** National Concerns (report 24)
- **Resolved**, The Executive Council of the Episcopal Church, USA meeting in Austin, Texas February 11-14, 2005, reaffirms the commitment of the 70th General Convention asserting the right of all individuals to medically necessary health care, including long-term services; and be it further Resolved, That the Executive Council calls on the President of the United States and the United States Congress to preserve and protect the Medicaid and Medicare programs as an essential national commitment to serve the needs of the least among us; and be it further Resolved, That the Council calls on Episcopalians and the Episcopal Church to advocate for Medicaid and Medicare coverage that ensures access to affordable, comprehensive health care as well as long-term care for children, the working poor and elderly of this country. **THE RESOLVES OF COUNCIL 1976-2007**

HANDS ON ADVOCACY

- Resource Manual
- Prescription Assistance Programs
- Parish Nurses
- Congregational Health Ministry

Resource Guide



Prescription Assistance Programs

- Needymeds.org

Parish Nurses



Congregational Health Ministry

A core group of volunteers, equipped and ready to visit hospitalized members of the congregation or to provide support and respite services for family members in long-term care giving situations
Congregational health education and fitness programs
Partnerships with people, communities or other churches that are less well resourced or who are medically underserved
Programs for younger members, exploring important issues such as teen suicide, eating disorders, identity questions in an environment that is supportive and nurturing

Other Health Ministries

- Prayer shawl ministry
- Order of St. Luke healing services

Faces of the uninsured



"Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has."

St. Peter's Free Clinic Vision Statement

St. Peter's Free Clinic welcomes in the spirit of Christ, all people of Hillsdale County who are uninsured or underinsured for the purpose of providing healthcare services, prescription drug assistance and health education.

St. Peter's Free Clinic: Our Story



St. Peter's Free Clinic

- Average 60 patients per week
- 3500 individuals have come seeking services
- 20,000 patient visits have been provided



St. Peter's Free Clinic

- Dispensed medications with a value of over \$5.6 million



St. Peter's Free Clinic

- 115 volunteers have given over 44,000 hours of service

St. Peter's Free Clinic



Healthcare Crisis: How Churches Can Respond

- Questions?

Responding to the Healthcare Crisis

- Resources:
 - covertheuninsured.org
 - Episcopalchurch.org/eppn
 - episcopalhealthministries.org
 - faithfulreform.org
 - familiesusa.org
 - kff.org
 - rwjf.org

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