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## The Rev. Jerry Brown: Affordability standard important to any health care plan

By The Rev. Jerry Brown  
Guest Columnist

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I'M WRITING TO you about health care reform on behalf of CCISCO-Contra Costa Interfaith Supporting Community Organization. Members of our congregations frequently talk with us about their struggles to afford health care coverage and we feel that it is important to have their voices included in this debate.

As you know, over the next few weeks, the U.S. Congress will be busy crafting comprehensive health care reform legislation, which we welcome. For health reform to succeed, it must make coverage affordable. The cost of insurance is the No. 1 reason why millions of Americans are uninsured and polls reflect that cost is voters' top

concern about their health care coverage.

Here in California, a 2007 report by the Commonwealth Fund found that 10.8 percent of adults did not see the doctor because of costs. In a separate report, Families USA found that, in 2008, more than 1,868,000 families spent more than 25 percent of their pretax income on health care.

If an individual mandate is part of the legislation, as many experts believe is necessary, setting a strong "affordability standard" becomes even more important. It would be unrealistic and unfair to expect struggling families to pay an unlimited portion of their income for their health care without regard for what they can afford.

So far, much of the policy debate has revolved around the overall cost of reforming health care, or the issue of whether Congress will include a public plan option. While we believe these are crucial issues to address, we are concerned that the issue of highest concern to ordinary Americans — of how reform will make quality health care more affordable for their families — has not gotten the attention it deserves.

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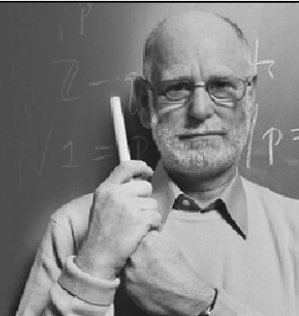


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As a part of the PICO National Network — a coalition of 52 faith-based community groups made up of more than 1,000 congregations nationwide — we are working to ensure that health reform legislation includes an affordability standard that would:

Set a progressive scale with limits on the percentage of income that would be paid for health care by moderate to middle-income families. The cap should include all out-of-pocket expenses, such as premiums, deductibles, co-pays and coinsurance. The affordability protection would enable families to stop having to choose between health coverage and other necessities, like housing, groceries or child care.

Protect lower-income families (200 percent or less of the federal poverty level) with limited — or no — spare incomes from being charged premiums.

Prevent families from facing unlimited and devastating health care costs. Congress should set an upper limit on family health care spending that protects families with chronic conditions and others who are vulnerable to high premiums and unlimited cost-sharing.

Ensure that benefits cover the care that people need to stay healthy and prevent illness. Legislation should define a benchmark for a comprehensive benefit package. Insurance that excludes health care services that people need (such as limits on mental health coverage, policies that don't cover prescriptions, or policies with low lifetime benefit limits) have the same result as packages that impose high premiums or other out-of-pocket costs, leaving people at risk financially when they need coverage the most.

Many of these recommendations were endorsed in the Senate Finance Committee's "Policy Option Paper" released last week. Congressman George Miller will play an important role in fleshing out the details of these proposals in the coming weeks. For this reason, we have organized a Town Hall Action with Congressman Miller on Saturday from 10:30 a.m. to noon at Queen of All Saints Church in Concord.

As a part of PICO, we are working together with other faith groups and health advocacy organizations — including Community Catalyst, a consumer health advocacy group that played a lead role in making health care reform succeed in Massachusetts in 2006

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— to build support for reform and ensure that legislation addresses this key issue of affordability.

Out-of-pocket health care expenses are increasing many times faster than wages. Millions of families are being bankrupted by health care bills. A system in which people are unable to get the right care at the right time imposes large and unnecessarily long-term costs on everyone. Reform must bring skyrocketing costs down for families if it's going to be successful.

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