Issue Guide: Coping with the Cost of Healthcare: How Can We Pay for What We Need?

Date: September 29, 2009

Location: Abraham Baldwin Agricultural College, Tifton, GA

Moderator: Jill Severn, Dr. Margaret Holt

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Return to Tifton

Report by: Jan Levinson and Jill Severn

Against a backdrop of fractious town hall meetings across the US on health care -- where guns, shoving, shouting, and fury overwhelmed clear discussion and understanding of the issues on more than one occasion -- two groups of diverse citizens gathered in Tifton, Georgia to deliberate a range of approaches to tackling the problems of the current health care system with great vigor and civility.

The two forums took place on the evening of September 29, 2009 and the afternoon of September 30th on the campus of Abraham Baldwin Agricultural College (ABAC). The events were co-sponsored by the Democratic and Republican Parties of Tift County, ABAC’s Political Science Club and Young Democrats, and the Russell Forum for Civic Life in Georgia. This wide range of partners helped to make the forums diverse in terms of age, ethnicity, political ideology, economic status, and -- particularly relevant for the topic of the forum -- health insurance status. This range of experience and views enriched the discussion tremendously!

Using the NIF issue guide “Coping with the Cost of Health Care: How Can We Pay for What We Need?” both forums covered the same basic territory. But the diversity of participants at each forum brought rich new perspectives to the issue. The approaches considered were:
Approach 1: Reduce the Threat of Financial Ruin
Require that all citizens have a minimum amount of health insurance which is affordable.

Approach 2: Restrain Out of Control Costs
The price of coverage and the tactics of insurance companies need to be regulated.

Approach 3: Provide Coverage as a Right
To be a healthy and happy society, we need to make sure everyone has health care, in the same way they have access to public education.

At the first forum on Tuesday evening, moderated by Margaret Holt and Jill Severn, participants began by confronting a simple question; what were people in Tifton saying about health care? The comments from many expressed a feeling of frustration in dealing with a health care system that is “broken.” Younger participants expressed concern over the mounting national debt that future generations will inherit, should the government take on a state-funded health care system. Others expressed fear that congress was acting too quickly without all the information, and a frustration that the term “reform” was too broad – what exactly are legislators addressing with this term? Insurance companies and spiraling costs? Access to health care? Everyone present had a clear stake in the issue at hand.

In discussing Approach 1, the first concern raised by several in the group was that such a proposal would include paying for the health care of non-citizens living in the U.S. After some discussion, one participant noted that because the uninsured most often seek emergency care rather than primary care – we are all already paying for their health care. If individuals were responsible for purchasing minimum coverage, the burden could be lighter for everyone. Other concerns about this approach were its impact on small business owners (if they were required to offer coverage to employees) and what coverage-for-all would do to the quality of health care. The group seemed to reach a stalemate when considering health insurance being tied to employment: they agreed it was a tenable system, evidenced lately by the consequences of high unemployment rates across the country. At the same time, they found it difficult to imagine another alternative without allowing the federal government to play a larger role in the health care business – an idea which made many in the group nervous.

The entire group seemed to favor the ideas in Approach 2, which suggested that the key to lowering the cost of health care is to implement some additional regulation of drug companies and insurance providers. One man recognized that “there is a disconnect between ‘sticker’ price and negotiated rates... insurance companies are making huge profits and they give misinformation and make bills hard to understand.” At the same time, many did not want to point the finger at health care providers – recognizing that doctors are often at the mercy of their malpractice insurance rates.

Approach 3 brought out mixed feelings from the group. While there was a general feeling that we should all try to look after one another, the concept of making health care a guaranteed right – like the right to education or other public resources (fire department, police department, etc.) made people
nervous. Several people in the group said that making it a right ignores personal responsibility and that it would open up the floodgates (Is care insurance a right? Is life insurance?). Proponents of this approach recognized that the government already certifies health care in many ways – administering certification for nurses, doctors, and hospitals – and seemed more willing to give universal health care a chance. Further, that other developed countries offer universal health care and have overall better health outcomes than those in the United States.

At our second forum, held Wednesday afternoon and moderated by Jill Severn and Jan Levinson, participants expressed many of the same hopes and concerns heard the night before. They echoed the frustrations of the first group – that congress is moving too quickly and without explanation. They too were confused about where the costs of health care come from, what “reform” meant, and what exactly about the system is broken. In discussing Approaches 1 and 2, many of the same issues came up. This group strongly disagreed with health insurance being tied to employment and spent time debating what “minimum coverage” could/should mean. They recognized the spiraling costs and found great fault with insurance providers and drug companies, and pondered how to create competition and innovation without rising prices. This group spent more time pondering the systems of other countries, particularly those in France and Germany, and weighing the benefit of health care for all with sharp increases in taxes. Also, they tapped into the idea that preventative care was not addressed in any of the approaches – indicating that there is no real incentive for Americans to be healthy.

Participants in this gathering truly seemed to span the spectrum of health care – and this variety of personal experience guided much of the discussion, particularly in discussing health care as a right in Approach 3. This group was divided as to whether or not all citizens are responsible for one another. Several were staunch supporters of individual responsibility and personal choice – saying that those without health care have made choices leading to that outcome. Others, were just as adamant that universal health care is an investment in overall well-being of all Americans and that we have a responsibility to look after our fellow man. And if that means government intervention, then so be it. This group seemed less concerned with the language of the approach – and spent more time exploring the philosophy of universal health care rather than its implications in our constitution or the expansion of government intervention.

Participants at both forums also spent time discussing the value of civil deliberation and the importance of establishing ground rules for discussion. They were all justifiably proud that they had shared strong perspectives, disagreed with one another, and found some areas of common ground without resorting to the disruptive and ultimately frustrating types of talk at many of the town hall meetings around the country. Our experience in Tifton was as affirming as ever – demonstrating that people are thinking about the health care issue and are willing to work together to move forward.

For more information on the Russell Forum for Civic Life in Georgia, visit http://www.libs.uga.edu/russell/rfclg, call (706) 542-5788, or email russellforum@gmail.com