

Guest editorial: The ethics of health care explained. Am I my brother's keeper?

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To invoke an enduring biblical question: Are we our sisters' and brothers' keepers?

We can thank, or curse, the wrangling over Obamacare “repeal and replace” for shoving the question in our faces in the most illuminating and uncomfortable way. Especially the part of the health care law that requires everyone to participate by buying coverage or paying a penalty—a key to generating the money needed for the insurance system to work but, in the view of opponents, an affront to our personal freedom.

How telling that a recent CNN poll finds Americans evenly split on the current Obamacare requirement that people who forgo coverage pay into the system through a penalty, also known as the “individual mandate.” Fifty percent oppose removing the current requirement; 48 percent favor removing it. Factor in the poll's margin of error, and you have a tie game.

Classic dilemma

It's a classic dilemma—a tough call. It frames the never-resolved question that goes to the heart of our society's idea of itself as a moral, Christian nation, or at least a Christian-influenced one. What obligation do we have to our fellow citizens—the vast majority of whom we do not know and never will?

If you don't need or want insurance, some ask, why should you have to pay for other people's coverage?

I know people who think this way, and they resent having the government obligate them to pay into the system.

Understanding that many Americans struggle and pay a high cost under the Affordable Care Act, we cannot really blame some for holding this position. But responsible citizenship compels us to take a broader view.

The system

By its very nature, insurance depends on those without immediate need helping those who receive service now.

If you are a lucky and careful driver and you never have a car accident, you'll end up "wasting" thousands and thousands of dollars on auto insurance by the time your driving days are done. You'll have helped pay for many other people's repairs while receiving no service or refund. How unfair!

Not really. The system would have been there for you had you needed it. And no one could say in advance whether you would.

Turning to health care, let's think about a healthy young American who works out, eats the most nutritious foods and has not darkened a doctor's door for years. At first glance, it's not his problem if some people are old and in need of medical services, or if some don't "take care of themselves" and find themselves sick much of the time.

More to the story

But, again, there's more to the story. If Mr. Young and Healthy does end up sick, or gets injured while pursuing his vigorous lifestyle—a distinct possibility on his next mountain-biking adventure—he probably will land in a hospital emergency room. And he will receive care whether he has the means to pay or not. Someone is covering that cost for him—the insured

patients who essentially subsidize emergency room care for the uninsured and, according to the American College of Emergency Physicians, E.R. doctors themselves.

So it goes. Those of us who are healthy are prone to exaggerate our invulnerability to illness and injury and the degree to which our virtue has contributed to our good health. We ignore the fact sooner or later, we all get sick; we all find ourselves in need.

Mutual obligation

We can see our mutual obligation in at least two ways. One is idealistic—the view that we have a moral obligation to those who are less fortunate than we are. We might see this as a religious obligation. Jesus and the prophets made few things plainer, after all, than the moral imperative to be generous and to care for those Jesus called the “least of these,” the people who are most in need.

Or if you prefer a pragmatic frame and, like most, are not wealthy enough to pay for hospital care and expensive treatments out of pocket, you can ask yourself this: Were you there for your fellow citizens when they needed you and, if not, why should they assist you when you get sick or hurt?

Are you, as the Bible frames it, your brothers’ keeper? Maybe it’s smart to consider the flip side, too: Are they going to be yours?

Tom Krattenmaker is a writer specializing in religion in public life and is communications director at Yale Divinity School. Religion News Service distributed his column