

The Season After the Epiphany

Week One - January 13

Meditate

When you pass through the waters, I will be with you; and through the rivers, they shall not overwhelm you; when you walk through fire you shall not be burned, and the flame shall not consume you.

—Isaiah 43:2

Reflect

- Read “Did You Know?” on the back of this insert. What new information did you learn?
- Who do you know who is currently dealing with serious health issues and does not have health insurance? How does the absence of insurance contribute to their sense of being overwhelmed? What might you do to walk with them as they pass through these waters and walk through fire?

Listen

- Listen to stories of people who are in the coverage gap.
- Listen to what elected officials are saying about health care policy in Tennessee.

Act

- Read the article at <https://tinyurl.com/TheCoverageGap>.
- Send a note of encouragement or make a call to someone you know who is dealing with a health issue.

Pray

- For those in our state who are in the coverage gap.
- For the Tennessee legislature as it begins a new session.

Did You Know?

Medicaid

Medicaid is a joint state/federal government program that provides health coverage or nursing home coverage to certain low-income groups. These groups include children, pregnant women, parents of eligible children, people with disabilities, and elderly needing nursing home care. Nearly 60% of nursing home residents are assisted by Medicaid. In Tennessee, Medicaid is called TennCare. A person must be a U.S. citizen or a legal permanent resident to receive Medicaid.

Medicare

Medicare is our country's health insurance program for people age 65 or older. People younger than age 65 with certain disabilities, or permanent kidney failure, or amyotrophic lateral sclerosis (Lou Gehrig's disease), can also qualify for Medicare. The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care. Medicare is a single-payer healthcare system that is primarily financed by a payroll tax, premiums paid by beneficiaries, and general tax revenues.

Coverage Gap

When the Affordable Care Act (ACA) was passed it provided subsidies to purchase insurance for middle class citizens who were not covered by employee provided health insurance. It also expanded Medicaid to cover many of those who were too poor to qualify for the subsidies. In this expanded program, federal money covers 90% of the costs and the states provide 10%. Currently fourteen states, including Tennessee, have refused to expand Medicaid. This has resulted in a gap between those who don't qualify for Medicaid under its old rules yet are too poor to qualify for the insurance subsidies. In Tennessee this means that about 163,000 citizens have no healthcare coverage because they fall in this coverage gap.

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Week Two - January 20

Meditate

Now there are varieties of gifts, but the same Spirit; and there are varieties of services, but the same Lord; and there are varieties of activities, but it is the same God who activates all of them in everyone. To each is given the manifestation of the Spirit for the common good.

—1 Corinthians 12: 4-7

Reflect

- Read “Did You Know?” on the back of this insert. What new information did you learn? How do the programs mentioned contribute to the common good?
- What are the gifts you have been given? How are you using them for the common good?

Listen

- Listen to the stories of public school teachers. What health and nutritional issues are their students experiencing?
- Listen to parents who have children with major healthcare needs.

Act

- Read the article at <https://tinyurl.com/KeyFactsIns>
- Participate in a food backpack or similar project that provides food for children on the weekends.

Pray

- For teachers and others who work for the common good.
- For children with healthcare issues.

Did You Know?

Entitlements

When politicians talk about *entitlements* they are referring to government programs that provide benefits to individuals who meet certain legal criteria. For example, Social Security is an entitlement because if you have paid into Social Security for the required number of quarters you are entitled to receive a benefit. It doesn't matter how many people meet the criteria, they are all entitled to receive the benefit. The major entitlement programs at the federal level are Social Security, Medicare, Medicaid, most Veterans' Administration programs, federal employee and military retirement plans, unemployment compensation, food stamps, and agricultural price support programs.

CHIP

CHIP stands for Children's Health Insurance Program. It is administered by states, according to federal requirements. It is jointly funded with federal and state money, with the federal government providing the majority of the funds. In Tennessee CHIP is called CoverKids. It provides health coverage for uninsured children and pregnant women who do not qualify for Medicaid (TennCare) and have a household income of less than 250% of the federal poverty level. For a family of four this is an income of less than \$61,500 per year. CoverKids provides preventive services, doctors visits, hospital visits, developmental screenings and mental health. Some of the services provided require a low co-pay while others are free. Over 6.5 million people are covered by CHIP nationwide. In Tennessee over 100,000 children are covered by CoverKids.

SNAP

SNAP stands for Supplemental Nutrition Assistance Program. It was formerly known as food stamps. SNAP helps to supplement the food budgets of those with low incomes. Its primary goal is to alleviate hunger and malnutrition and to improve nutrition and health. In Tennessee more than 900,000 individuals receive SNAP benefits worth more than one hundred million dollars.

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Week Three - January 27

Meditate

If one member suffers, all suffer together with it; if one member is honored, all rejoice together with it. Now you are the body of Christ and individually members of it.

–1 Corinthians 12: 26-27

Reflect

- Read “Did You Know?” on the back of this insert. What new information did you learn? How have the ACA provisions affected your life? What do you wish had also been included?
- Who in your community is suffering? How are you expressing solidarity with their suffering?

Listen

- Listen to people who are proponents and opponents of the ACA.
- Listen to the stories of people who are suffering and those who are rejoicing.

Act

- Read the article at <https://tinyurl.com/ResearchACA>.
- Partner with another person to hold one another accountable for taking a specific action to improve your health. Possibilities include taking a daily walk, getting more sleep, eating more vegetables, practicing mindfulness, and so forth.

Pray

- For those who are suffering.
- For those who are rejoicing.

Did You Know?

ACA

ACA stands for Affordable Care Act and is the shortened acronym for the Patient Protection and Affordable Care Act that became law in 2010. Frequently referred to as *Obamacare*, the ACA involves a variety of interrelated “sticks and carrots” designed to increase the number of Americans with access to healthcare. Since its passage nearly twenty million previously uninsured people have gained coverage.

Major provisions of the ACA include:

- Prohibiting insurers from denying coverage for preexisting conditions or charging higher premiums than others of the same age.
- Requiring all individual insurance coverage to include essential health benefits.
- Banning annual and lifetime coverage caps on essential services.
- Prohibiting insurers from dropping coverage if a person gets sick.
- Requiring insurers to offer the same premiums to all applicants of the same age and location regardless of gender or most pre-existing conditions (tobacco use is excluded). Premiums for older applicants can be no more than three times those for the youngest.
- Prohibiting co-payments, co-insurance, or deductibles for preventive care, vaccinations, and medical screenings.
- Permitting children to stay on their parent’s insurance plan until their 26th birthday.
- Establishing health insurance exchanges. These are regulated, mostly online, marketplaces where individuals and small businesses can purchase private insurance plans. Subsidies are provided to households with an income of between 100% and 400% of the federal poverty level.
- Expanding Medicaid to include most adults whose income is 138% or below of the federal poverty level. (A later court ruling allowed states to opt out of expanding Medicaid.)

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Week Four - February 3

Meditate

If I speak in the tongues of mortals and of angels, but do not have love, I am a noisy gong or a clanging cymbal.

—1 Corinthians 13:1

Reflect

- Read “Did You Know?” on the back of this insert. What new information did you learn? Which essential health benefits are most important to you?
- Whom do you know that has used up their financial resources and now depends on Medicaid for long term nursing care? What options would they and their families have if Medicaid did not exist?

Listen

- For stories of people who quietly show love.
- For the voices that are being drowned out by noisy gongs.
- For the wisdom of those who have lived for a long time.

Act

- Read the article at <https://tinyurl.com/SeniorCareIssues>
- Visit someone in your community who is in a skilled nursing facility or other care setting.

Pray

- For those who care for elderly family members.
- For those who suffer from dementia.

Did You Know?

Essential Health Benefits

These are the services that are required to be covered by all individual and small group insurance plans that are sold on the health insurance exchange. While covered, most of these benefits are subject to co-payments, deductibles, and out-of-pocket costs. Those covered by Medicaid have coverage for the essential health benefits. Large group employee health plans are not required to cover the essential health benefits, although many do. In the past year there have been changes in rules that have resulted in expanding association and short-term health plans that are also not required to cover these benefits.

Essential health benefits include:

- Ambulatory patient services. This is medical care that is provided without hospital admission. It is also referred to as outpatient care and may be received in doctors’ offices, clinics, ambulatory surgery centers, emergency rooms, and hospitals’ outpatient departments. It includes things such as blood tests, biopsies, chemotherapy, colonoscopies, CT scans, mammograms, radiation, ultrasounds, and x-rays.
- Emergency services.
- Hospitalization.
- Pregnancy, maternity, and newborn care, both before and after birth.
- Mental health and substance use disorder services. This includes behavioral health treatment such as counseling and psychotherapy.
- Prescription drugs.
- Rehabilitative and habilitative services and devices. These are services and devices that help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills.
- Laboratory services.
- Preventive, wellness, and chronic disease management services.
- Pediatric services, including vision and dental care. (Adult dental and vision care are not essential health benefits.)

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Week Five - February 10

Meditate

Then I heard the voice of the Lord saying, "Whom shall I send, and who will go for us?" And I said, "Here am I; send me!"

—Isaiah 6:8

Reflect

- Read "Did You Know?" on the back of this insert. What new information did you learn? What pre-existing conditions do you have? Who do you know who would be at risk if coverage caps were allowed?
- Where do you believe God is calling you to go? Who is the *us*, God is calling you to represent?

Listen

- For the voice of the Lord, calling you to action.
- For stories of people who deal with pre-existing conditions.

Act

- Read the article at <https://tinyurl.com/PreexistCond>
- Call your U.S. senators and representative and tell them about your concerns regarding healthcare.

Pray

- For the faith to say, "Here am I; send me!"
- For people who live with chronic and critical health issues.

Did You Know?

Pre-existing Condition

A pre-existing condition is a health related issue that an individual has before health coverage begins. Before the implementation of the ACA, insurance companies were allowed to deny coverage or charge higher premiums to people who had pre-existing conditions. Pre-existing conditions include a wide variety of issues such as high blood pressure, irregular heart beats, allergies, pregnancy, cancer, diabetes, sleep apnea, and obesity.

People who take medications to prevent or control health conditions were also often denied coverage. People in certain occupations such as iron workers, meat packers, pilots, taxi cab drivers, and firefighters could also be denied coverage or charged a premium that made coverage unaffordable because the occupation itself is considered to be a pre-existing condition that made the person more likely to need medical care. Because of the potential of having children, the premiums for women were often higher than those of men.

Tennessee has one of the highest rates of people with pre-existing conditions at 32% of all of those under the age of 65. This represents approximately 1,265,000 people. Nationwide more than 52 million people under the age of 65 have pre-existing conditions that previous to the ACA could have resulted in denied coverage.

Coverage Caps

A coverage cap is a yearly or lifetime limit that an insurance company will pay while you are enrolled in a plan. The ACA eliminated these coverage caps for essential health benefits that are covered by the plan. Previously people with a chronic health issue might easily find themselves having exceeded their lifetime limit within a few years, and people with critical issues such a severe accident might exceed their yearly limit well before their treatment was complete.

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Week Six - February 17

Meditate

Blessed are those who trust in the LORD, whose trust is the LORD. They shall be like a tree planted by water, sending out its roots by the stream. It shall not fear when heat comes, and its leaves shall stay green; in the year of drought it is not anxious, and it does not cease to bear fruit.

—Jeremiah 17:7-8

Reflect

- Read “Did You Know?” on the back of this insert. What new information did you learn? How is opioid addiction affecting your community? What treatment services are locally available?
- What are the issues that are causing people in your community to be anxious? What are the healthy roots that nourish you?

Listen

- For stories of those who are in addiction recovery.
- For stories of people who are experiencing a spiritual drought.

Act

- Read the article at <https://tinyurl.com/OpioidIssues>
- Safely dispose of any unused prescription drugs in your possession.

Pray

- For those who deal with chronic pain.
- For those who struggle with addiction.
- For counselors, therapists, and other healthcare workers who provide addiction treatment.

Did You Know?

Individual Mandate

Our healthcare insurance system is based on having a large number of people sharing the risk of needing to make claims. Without a high number of relatively healthy people in the pool, the costs become individually prohibitive. The ACA includes the *individual shared responsibility provision*, also referred to as the *individual mandate*, which addresses this issue. It requires most citizens and legal residents to have health insurance. Through 2018 there was a penalty tax for people who did not have insurance. As part of the new tax law, in 2019 the penalty for not having insurance was reduced to zero. So while the mandate is still part of the law, there is no legal penalty for not complying with it.

Employer Mandate

Our current healthcare insurance system is dependent upon employer provided insurance being the most common method of coverage. The ACA includes the *employer shared responsibility provision* to encourage employer coverage. Companies with fifty or more full-time employees are required to provide health insurance which meets minimum value and affordability standards. Employers that do not meet these requirements are subject to a financial penalty. Employees can be required to pay a portion of the premium, but on average employers pay about 82% of the premium for single coverage.

Opioid Addiction

Opioids are a class of highly addictive drugs that include the illegal drug *heroin* made from opium poppies, the synthetic drug *fentanyl* which is available legally as a powerful pain reliever and is also made and distributed illegally, and a variety of other prescription pain relievers such as OxyContin, Vicodin, morphine, and methadone. Drug overdoses have become the leading cause of deaths for Americans under the age of fifty. Over two thirds of these deaths are due to opioids. In the past ten years, deaths from both illegal and prescription opioids have increased dramatically, and Tennessee’s opioid death rate is significantly higher than the national average.

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Week Seven - February 24

Meditate

Commit your way to the LORD; trust in him, and he will act. He will make your vindication shine like the light, and the justice of your cause like the noonday.

—Psalm 37:5-6

Reflect

- Read “Did You Know?” on the back of this insert. What new information did you learn? How does healthcare policy affect the health of your community?
- What causes of justice are calling you to act?

Listen

- For issues of injustice in your community.
- For stories that are signs of community health.

Act

- Read the article at <https://tinyurl.com/RuralIssues>
- Write a letter to the editor of your local newspaper calling attention to healthcare policy issues that are affecting your community.

Pray

- For healthcare workers.
- For those whose lives and livelihoods are affected by the closing of hospitals.

Did You Know?

Rural Hospital Closings

Tennessee leads the country in the rate of rural hospital closures, with nine hospitals closing since 2010. The results of a hospital closing have both individual and community health implications. From an individual standpoint it is easy to see how having to travel over an hour to reach an emergency room or a hospital with a maternity ward can lead to poorer health outcomes.

The effect on community health is not as immediately obvious, but just as dramatic. Rural hospitals in Tennessee can represent as much as twenty percent of the community's employment and income. The closing of a hospital often results in the loss of some of the best paying jobs in the area. As the people who held those jobs move away, other businesses from restaurants, to car dealerships, to grocery stores are negatively affected. It is hard to recruit new businesses to an area does not have a hospital.

There are a variety of causes leading to the closure of rural hospitals including shrinking population and higher rates of poverty. These social, demographic, and economic pressures result in higher rates of uninsured than is typical for other areas. This then contributes to higher rates of uncompensated care and leads to the financial instability of the hospital. While Medicaid expansion will not solve all of the problems that rural hospitals face, it would be a major building block in reducing the amount of uncompensated care. Hospitals in states that expanded Medicaid are about six times less likely to close as compared to states that did not expand Medicaid.

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Week Eight - March 3

Meditate

Since, then, we have such a hope, we act with great boldness.

2 Corinthians 3:12

Reflect

- Read “Did You Know?” on the back of this insert. What new information did you learn? What misconceptions do you think people have about the ACA? What are the most pressing healthcare issues you are concerned about?
- What bold actions are needed to make your community a place of health and wholeness?

Listen

- For the fears and concerns that people have about the future of healthcare in your community.
- For stories of those who are acting with great boldness to make a difference in your local community and in the larger world.

Act

- Read the article at <https://tinyurl.com/TexasVsUSA>
- Make an appointment to meet with your state representative or senator to discuss your concerns regarding healthcare policy. Their contact information can be found at “Find My Legislator” on the Tennessee General Assembly website.

Pray

- For our nation’s and state’s leaders as they establish and implement healthcare policy.
- For the courage to act with great boldness.

Did You Know?

Texas v. United States of America

In early 2018, a group of twenty state attorneys general, including Tennessee Attorney General Herbert Slatery, filed a suit in the Northern District of Texas asking that the ACA be declared unconstitutional. These are mostly states that have not expanded Medicaid. Their argument is based on the idea that since the new tax bill eliminated the penalty for not complying with the individual mandate, then the whole law is unconstitutional. They were particularly asking that if not all the law was declared unconstitutional then the provisions for preventing the denial of coverage based on pre-existing conditions and gender be declared unconstitutional.

A couple of months later, the attorneys general of sixteen other states that had expanded Medicaid entered the suit on the opposite side of the original twenty plaintiffs as intervenor states.

As the case progressed, there were three basic positions. The original plaintiffs argued that the entire ACA was unconstitutional. The U.S. Department of Justice argued that some portions, such as the ban on pre-existing conditions were unconstitutional, but that other parts, such as Medicaid expansion could be maintained. The sixteen intervenor states argued that the ACA was constitutional.

On December 14, 2018, Federal Court Judge Reed C. O’Connor declared that the entire Affordable Care Act was unconstitutional. However, for now the ACA remains in place pending appeal. It is likely that the case will eventually reach the Supreme Court, and it could be nearly two years before a final ruling.

A concept that will likely be important as the case progresses is called *severability*. This involves deciding if there are portions of the law that can be separated out and allowed to stand, even if other parts of the law are found to be unconstitutional.