



UMNS photo by Mike DuBose

Dr. Earl J. Wipfler sees patient Dina Crites about a problem with her feet at the Volunteers in Medicine Clinic in St. Charles, Mo. Wipfler, a member of First United Methodist Church in St. Charles, volunteers regularly at the clinic, which serves the uninsured in a two-county area.

Church Grapples With U.S. Health Care Crisis

A UMNS Report
By Jane DuBose

Every Monday and Wednesday afternoon, dozens of unemployed, homeless or down-on-their luck people crowd into the small Volunteers in Medicine clinic at St. Charles, Mo. They have a litany of medical problems, but one thing in common: no health insurance.

The St. Charles clinic, some 30 minutes from downtown St. Louis, is one of 20 Volunteers in Medicine clinics across the United States staffed almost completely with retired medical professionals. Anita Hockett, a registered nurse and member of First United Methodist Church of St. Charles, is one of them.

"We see a lot of people who are homeless, some people who are sleeping in cars and a lot of people just out of prison. We have a certain group of people we know very well," Hockett says.

The St. Charles clinic is at the epicenter of the nation's health care crisis. A worsening economy has pushed thousands of people off payrolls and eliminated health care coverage. Many employed people can no longer afford medical insurance, and the system shows signs of ripping apart with Medicaid programs across the nation poised to slash benefits for the poor.

Just in the past six months, unprecedented fissures in the nation's health care system have prompted United Methodists to voice concerns and raise awareness in these ways:

■ **CALLING** on Congress and church members to support universal health care coverage. "I am trying to get church members thinking about the contradiction between the way things are moving in this country, and our basic faith stance and the position taken by this church," says the Rev. Jackson Day, program director for health and wholeness for the United Methodist Board of Church and Society, the church's social action agency in Washington. Day says many people are squeamish about the idea of the government offering universal health coverage, even though Medicare and Medicaid are already huge government programs doing just that for a large portion of the United States.

■ **ORGANIZING** local congregations to raise awareness about the uninsured. Retired United Methodist Bishop Melvin Talbert is an adviser to Cover the Uninsured Week in March. The event has been designed to publicize the fact that 41.5 million Americans are without health insurance.

■ **DEVELOPING** hands-on solutions, such as the medical clinic in St. Charles. The Council of Bishops' Initiative on Children and Poverty is considering support for the clinic concept pioneered by Dr. Jack McConnell, a retired physician who started the first such clinic in Hilton Head, S.C., in 1994.

■ **HELPING** educate the uninsured about the options they have available. In Salem, Ore., a health care advocacy group recently received \$1.5 million from a grant to help enroll children in the state insurance program. The Oregon-Idaho Annual Conference is involved in the effort.

For two decades, United Methodists have supported the concept of health care services for everyone, but only recently has the issue been kicked to the forefront, Day says. "We have a convergence of a number of issues, all of which are bad news for health care consumers."

Those include the rising unemployment rate and accompanying uninsured rate. The U.S. Census Bureau says 1.4 million Americans lost their health insurance last year, the largest single-year jump in more than a decade. Uninsured people are more likely to forgo visiting a doctor or filling a prescription than are insured people, according to the Commonwealth Fund, a New York-based foundation that supports research on health care and social issues.

Meanwhile, health care spending is increasing sharply. In 2001, spending rose 8.7 percent, to \$1.4 trillion, and accounted for 14 percent of the total U.S. economy, according to a government report published in the journal *Health Affairs*. Medicaid spending rose by 10.8 percent.

Prescription drugs are the fastest-growing category of health spending. Americans spent \$140.6 billion on these medicines in 2001, up 15.7 percent from the prior year. In Tennessee, prescription drugs for 1.4 million enrollees of the TennCare program for Medicaid and uninsured residents will cost \$1.8 billion in the current fiscal year. That's more than a third of the program's budget.

It's no wonder that employers and employees are looking at all options to pay for coverage, and the United Methodist Church is struggling like everyone else. For example, health care costs for the 750 employees of the Detroit Annual (regional) Conference have risen by 75 percent in the past three years, says Anna Morford, conference treasurer.

The conference has switched from a traditional indemnity plan allowing for open access to providers to a preferred provider network (PPO) and the accompanying co-pays and co-insurance. That will convert what would have been a 34 percent increase into a 10 percent reduction for the conference, Morford says.

Meanwhile, hospitals are closing under the burden of reduced payments from Medicare and Medicaid. The Rev. Ed Kail, president of the United Methodist Rural Fellowship and pastor of a United Methodist church in north central Ohio, says people in small towns have been hit especially hard by hospital closings. "Hospitals are under stress and are disappearing," he says.

Kail also points out that people in rural areas are hurt by the lack of mental health services, which are often not commensurate with physical health benefits. *The United Methodist Book of Resolutions* affirms the right of individuals to have access to all types of health care.

Reaction to Crisis

Taken together, the mounting problems make health care bills a legislative priority for United Methodists, says Jaydee Hanson, a staff executive for public witness and advocacy with the Board of Church and Society. "In the last 10 years, what Congress has been dealing with is the two ends of the age spectrum — children and seniors," he says.

"But because health care costs have spiked up so much and more people are losing their jobs, Congress has to talk about how everybody has health care. We are talking about the security of our country."

In general, the church supports bills that provide the broadest level of coverage, so that any measure providing prescription drugs for seniors would be favored for providing the greatest benefit, Hanson says. The church also is working for mental health parity, which President Bush has proposed, but legislation may not find support with so many other priorities, inside and outside health care.

On the other side of the country, the Oregon-Idaho Conference has been involved in helping children find insurance benefits through the state health program, says Kathy Campbell-Barton, a health care liaison for the Bishops' Initiative on Children and Poverty. Some \$1.5 million in funds from the Robert Wood Johnson Foundation will help pay for outreach materials through the Oregon Health Action advocacy group.

Campbell-Barton has been a health care advocate for years, "even when nobody wanted to hear it," she says. In part, that's because she is living what she is preaching. Her husband, Kent, has struggled to maintain health care benefits for a liver transplant and later for cancer treatment.

Now, the couple deals with the high cost of prescription drugs, and her adult son is uninsured while the Oregon Health Plan covers her grandchild. "It took me every moment of my being to fight for my husband's health care," Campbell-Barton says. "Universal health care seems the best solution. It's a crisis point, and people aren't getting their health care needs met."

Campbell-Barton was among the United Methodists helping organize local activities for Cover the Uninsured Week, March 10-16 (www.covertheuninsured.org). Primarily financed by the Wood Foundation and the W.K. Kellogg Foundation, the event featured forums designed to highlight the uninsured.

The week's activities planned in the targeted cities included an interfaith prayer breakfast, community health fairs and forums at universities featuring the new generation of health care leaders. Labor and business leaders were also involved in the events.

"This is a very serious thing for our country," says Bishop Talbert, who represents the church on the National Religious Advisory Board for Cover the Uninsured Week. "We are simply trying to get the message out that there are many uninsured and we need to do something to call attention to the government."

The Rev. Carol Chandler, a United Methodist deacon in Arizona, recently attended a conference sponsored by Families USA, which dealt with justice in health care. She concluded that universal health care is the only answer. "It may be the only answer to this crazy system we have. We have a very inequitable system. The only way you have choices is if you are educated and powerful and strong, and that leaves out a whole lot of people."

The Clinic Model

In Hilton Head, Dr. McConnell had been struck by the disparity between the rich who retire to the resort beach community and the poor who work as house cleaners and grounds keepers. Deciding not to wait on the government for a health care solution, McConnell developed a plan to provide free local medical care. That led to the first Volunteers in Medicine (www.viml.org) clinic.

He enlisted help from businesses, politicians and others, who responded by donating building materials, labor, equipment and medicines. Retired doctors, nurses and dentists got involved by donating their time. Since the clinic's opening in 1994, its caseload has grown from 5,000 patient visits to 23,000 visits last year, McConnell says.

He believes the problem of the uninsured could be solved if at least two-thirds of the nation's 150,000 retired physicians agreed to provide some free care each week.

In St. Charles, the Volunteers in Medicine clinic has been able to attract just enough doctors to volunteer at the clinic, but finding specialists who will take referrals for free is a constant problem, nurse Hockett says. Neurology is now one of the gaps, she adds.

Hockett is among the United Methodists who helped develop the clinic, which is housed in the non-denominational Oasis of Love church.

"Because of our association with the clinic, health care issues and rising medical costs are more out front with us than they otherwise might be," says the Rev. Jeff Spaulding, senior pastor at

Faith United Methodist Church. Spaulding serves on the board of directors for the St. Charles clinic. "It's an extremely valuable ministry," he says.

Last year, the clinic spent about \$24,000, most of it for prescription drugs, Hockett says. It secures free samples from some drug companies and gets donations from local pharmacies, but finding and paying for the needed drugs is still a struggle, she adds. The clinic has about 35 volunteers and had 2,178 appointments in 2002. The staff asks for a \$3 donation, but the amount a patient gives is more or less. "One person had \$1 worth of change, and I said, no, I wouldn't take it," Hockett says.

"I don't know of a solution anywhere close to as spiritual as this one," McConnell says. "What's better than giving services to those Jesus said were the most important? These are the ones who come to us." ■

Health Care By The Numbers

- 11.2% Americans covered by Medicaid in 2001
- 41.5 million Americans uninsured
- 19.33% health care coverage borne by employee in 2001
- 25% children covered by Medicaid in America
- 21.3% poor children have no insurance

Sources: Employee Benefits Research Institute, Center for Health System Change, U.S. Census Bureau, Towers Perrin Benefits Consultants, Kaiser Commission on Medicaid and Uninsured