To: Members of the Missouri General Assembly  
From: Missouri Catholic Conference  
Re: Ensuring Access to Affordable Health Care  
Date: February 13, 2013

In addition to the right of every healthcare worker to full protection of their deeply held religious and moral convictions on matters such as abortion, contraception, and sterilization, every person has a right to basic, quality, affordable health care. This right flows from the sanctity and dignity of the human person who is made in the image and likeness of God. At the same time, every person has a duty to care for their health and the health of their family. In our age, having health insurance is essential in order to access adequate health care, but many of those who are poor cannot afford it. In these instances, society has a moral obligation to find ways to assist these individuals and families in procuring health insurance.

Several health care reform bills have been filed this year. Each bill offers a solution on how to provide health coverage to the poor and uninsured. As a legislator you must decide how best to uphold the right to health care. As you consider these proposals, the MCC offers some recommendations for your reflection.

First, do no harm. Prohibit funding or promotion of abortion or any other practice that destroys human life at any stage of human development from conception to natural death. The right to life is the first human right and if we fail to protect this right, then all other human rights are placed in jeopardy. In a similar regard, Missouri should provide robust health coverage for pregnant women and their unborn children. Access to prenatal care ensures better health outcomes for mothers and their unborn children and encourages women to choose life and not abortion for their unborn child.

Take special care to address the health needs of the most impoverished. Poverty can be measured in a variety of ways, but certainly those with incomes below the federal poverty line ($19,090 annually for a family of three) should be eligible for state assisted health coverage. Under current Missouri law there are a number of very poor, such as certain elderly and disabled individuals and working adults and parents, who do not qualify for state assisted health coverage.

Empower individuals to take responsibility for their own health and the health of their family. This is a moral responsibility and good health can only be continued, or regained, if people respect their bodies – the temple of the Holy Spirit – by following good health habits. Requiring individuals to have some financial stake in maintaining their health is appropriate.
Avoid creating unreasonable barriers to health care. While requiring the exercise of personal responsibility, care should be taken not to create unreasonable barriers to health care, such as requiring co-pays or premiums that are excessive in relation to the person’s income.

Respect the dignity of work and workers. Many “able-bodied” adults who are poor also work but cannot afford insurance through their employer. Providing state assisted health coverage to these individuals is one way in which Missouri can uphold the dignity of work and workers.

Consider carefully how health care reform may affect children. The Children’s Health Insurance Program (CHIP) provides health coverage for certain children whose household income is too high to qualify for Medicaid. Most of these children have household incomes between 100% and 150% of the federal poverty level and pay no premium. This is not an insignificant population. According to the Department of Social Services' monthly management report for December 2012, there are 45,838 CHIP non-premium children. In considering health care reform legislation, please consider how best to ensure continued health coverage for children in this lower income category (100%-150% of FPL).

The Missouri Catholic Conference will keep you in our prayers as you consider these matters that so intimately affect the wellbeing of Missourians. Do not hesitate to contact us, if you would like to discuss these matters in more detail.