

SEPPIAN *Entering Our 20th Year!*

The newsletter of the Society for The Education of Physicians and Patients

DARING TO TELL THE TRUTH ABOUT HEALTH CARE

FALL—2011

Seppian

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“Health Processing – the Demise of American Health Care”

By Dr. Hans F. Lessmann

Many of my patients report to me that the only doctors that really help them are the doctors they pay directly outside their insurance plans.

Why would that be? Aren't the plan doctors good too? Of course they are. They are well meaning and well trained. So what could be the difference? Simply, their attention has forcibly been divided between patients and insurance or government bureaucrats. He who pays calls the shots, so doctors have lost their freedom and autonomy and guess what so have the patients. How has this happened?

Plan doctors are restricted in the type, scope, and depth of services they can provide. They are only able to offer options approved by the plan and only after doing a number of qualifying tests that may or may not be necessary. This takes more time, it is less efficient, and often the doctor and patient become distracted from the original problem. Often these options change as unaccountable bureaucrats and system analysts try to macro manage service utilization and costs. This is frustrating for the doctor as he or she tries to match patient needs with a limited and shifting scope of services. Additionally, the doctor is discouraged if not reprimanded for suggesting services that are not covered yet may benefit the patient. So the doctor and staff are torn between two concerns of the patient and the plan and they often may conflict. If the doctor provides an uncovered service, he will not be paid and he is prohibited by contract from charging the patient even if those services help the patient. So even if he knows how to help he cannot because of contract prohibitions.

What is the result? The healing arts are reduced to “Health Processing”. Health processing is where the process is oblivious to the result. What is important is that the proper protocol was followed for a patient passing through the system. The process may evaluate the costs

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President's Corner

Healthcare and the Principle of Subsidiarity

Where the Founding Fathers and the Early Church Fathers Meet Christian Principles, as predicted are under assault with the most recent pronouncement of the administration regarding mandates for health plans to pay for services that are anathema and a moral outrage to Christian Americans. The following commentary is based upon a reflection of the principle of Subsidiarity written in the Spring of 2008 months prior to the election and how failing to adopt it will jeopardize American healthcare.

We learned recently that it will be nearly impossible for Catholic/Christian institutions - hospitals, schools, nursing homes or other, to escape the predicted conflict of church and state that has been created by a healthcare system moving head-long toward collectivism. From the Pittsburgh Catholic 10/3/2011 - “In a letter to the faithful that he asked to be read at all Masses Sept. 24-25, Bishop David Zubik called on Catholics of the Church of Pittsburgh to protest federal Department of Health and Human Services guidelines mandating that health insurance plans cover contraception and sterilization procedures.”

This secularization of healthcare policy is part of the strategy to collectivize our culture. It makes obvious the reality that one cannot really separate his/her faith life from the consequences of the political process. It defies the sound Catholic/Christian principle of Subsidiarity*.

The American political philosophy is captured by the opening of the Declaration of Independence: “We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights; that among these are Life, Liberty and the pursuit of Happiness.”

It is important to dissect these powerful words as they reflect immense concepts. As Americans we not only honor but

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hold fast to the individual liberties with which we are endowed— and emphatically remind ourselves that they are not created or ordained by the state, but are of transcendent origin. We claim a right to pursue unencumbered, those individual rights as long as they don't trample the rights of others. We claim equality for all. America, we believe has a self correcting capacity that derives from this political philosophy and our Judeo- Christian foundation. This is what made possible the recognition of discrimination against women in the 1920's and the more recent Civil Rights movement which yielded remarkable changes not possible in many societies. Why do we now find our Christian sensibilities and individual rights of expression of our faith assaulted by an increasingly secular state? We have failed to honor a critical Christian concept that in many ways upholds those first lines of our Declaration.

The principle of Subsidiarity is under assault. Put in layman's terms this principle translates to the simple notion that those closest to a given human circumstance or condition should be most empowered to manage it and only failing that should "higher" levels society be engaged and to the minimum extent necessary.

To quote from the Catholic catechism*:

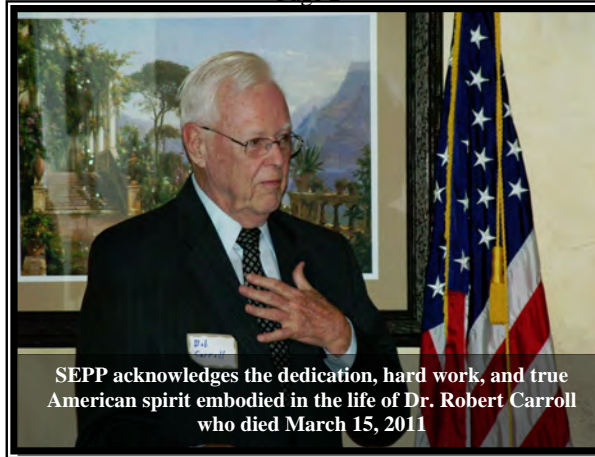
1883 Socialization also presents dangers. Excessive intervention by the state can threaten personal freedom and initiative. The teaching of the Church has elaborated the principle of subsidiarity, according to which "a community of a higher order should not interfere in the internal life of a community of a lower order..."

1885 The principle of subsidiarity is opposed to all forms of collectivism...

Collectivists want to collectivize. In their pride they attempt submission to their one universal solution instead of acknowledging a superior course involving the multiple least imperfect solutions to the human condition. Collectivists want to homogenize an inherently heterogeneous humanity to the lowest common godless denominator. Secularization of health-care values is an expression of collectivism.

Regarding healthcare, the "the lowest order of society" the individual/family has been treated unequally; it has not been empowered to manage its personal health affairs, and has been discriminated against by our tax law. Since 1942 tax law has empowered the employer to spend an employee's hard earned dollars with tax exemption while individual employees could not. This tax law discrimination disengages the individual and family from the process of procuring healthcare. This discrimination violates the Principle of Subsidiarity. This results in increasing the rate of uninsured, an imbalance of value and cost, and leaves the employee essentially "renting" healthcare as it is not portable. Most importantly, it removes the choice of purchase from the individual. If individuals/families were equally

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SEPP acknowledges the dedication, hard work, and true American spirit embodied in the life of Dr. Robert Carroll who died March 15, 2011

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and actions of the participants to modify the protocol, but the result as viewed by the patient is rarely considered and may be considered a distraction.

In contrast, private pay non-plan doctors have only one concern to you the patient; hence the relationship between the doctor and patient is simple, confidential, and direct. The doctor is free to offer the best

available options relative to his or her knowledge and skills and the patient is free to choose which if any of these services they are willing to pursue.

Health and healing is all about relationships. The integrity, confidentiality, and mutual accountability of that relationship are vital to its effectiveness. Third parties like health plans and government insurance disrupt and compromise the most important aspect of health care, the doctor-patient relationship. We at SEPP (the Society for the Education of Physicians and Patients) have long advocated for the preservation of this relationship through free market policies that empower the patient to own their plan and allow them to contract and pay directly to their chosen doctor as they see fit. Evidence of this eroding relationship is escalating rapidly. Locally here in Pittsburgh we have two health plan titans that are threatening to shut out one or the other members from their facilities. Regardless of who is justified in these actions, obviously the patient's consideration is secondary at best. What is important to the processors is the process. This has spurred huge advertising expenses as each entity tries to justify itself to the public, again having nothing to do with health but all about the process!

As health care costs rise and outcomes fall, patients will have fewer options and more frustrations.

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"When a man spends his own money to buy something for himself, he is very careful how much he spends and how he spends it.

When a man spends his own money to buy something for someone else, he is still very careful about how much he spends, but somewhat less what he spends it on.

When a man spends someone else's money to buy something for himself, he is very careful about what he buys, but doesn't care at all how much he spends.

And when a man spends someone else's money on someone else he doesn't care how much he spends or what he spends it on.

And that's government for you."

Milton Friedman—Nobel Prize winning economist

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empowered to purchase health insurance then church leaders could more forcefully recommend not to buy insurance that supports abortion, sterilization, or contraception and individuals would be more effectively engaged in this battle because they would realize that government is forcing them to buy with their money that which they reject on moral grounds.

Only 8% of Americans buy and own their own health insurance which illustrates two things: 1- there truly is not freedom or a free market in healthcare and, 2 – we have been disenfranchised by a system empowering the employer and the government to do that which individuals and families should be first empowered to do – buy and own their own healthcare (and health insurance). There are those who would say it's not affordable but what is appropriate is that the equity the employer invests be returned to the employee and that we also make changes in government based healthcare that respect the freedoms of those using it – especially in view of the unstable state of entitlements.

“Caesar” has crossed the line and it's time to take a stand. Many also believe inaction or shallow “politically correct” action can be more polarizing than bold support for invoking the Subsidiarity principle. If Christians is not inclined to step up the argument for honoring the Principle of Subsidiarity it may reflect the growing sentiment that indeed “higher orders” of society (government) should have dominion over “lower orders” (individuals/families) of society even in very personal matters such as healthcare. But that defines the collectivism which both the Catholic/Christian Church and our sound American political foundations reject.

It is time for individuals and families to be empowered to own their healthcare - not the employer, nor the government.

-Editorial Staff of The SEPPIAN

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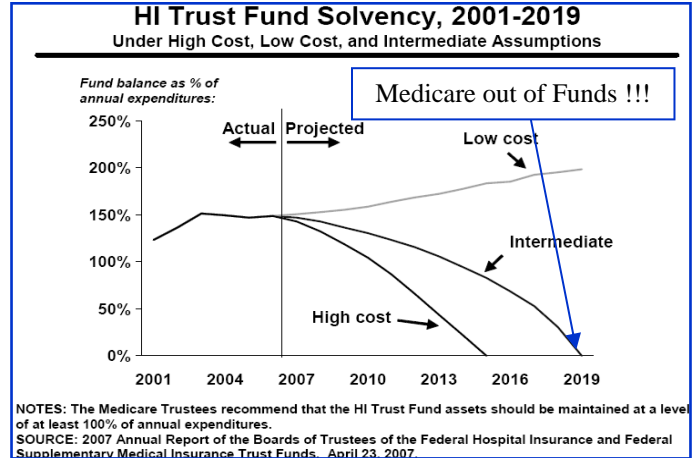
Government and plan administrators will not take any blame but will assign blame to the participants namely the doctors and patients for not behaving as their models predict. This will further harm the doctor-patient relationship, making American health care less effective. God help us as we march deeper in government and third party intervention. At SEPP we encourage you to take control of your health relationships. Health savings accounts offers one of many consumer driven health plans that provide the means for you to directly choose and pay for your health services. Additionally, we encourage you to be informed of legislative actions and contact your representative and senator. Visit our website for more information and links on this pressing issue at www.sepp-online.com.

Hans F. Lessmann, OD

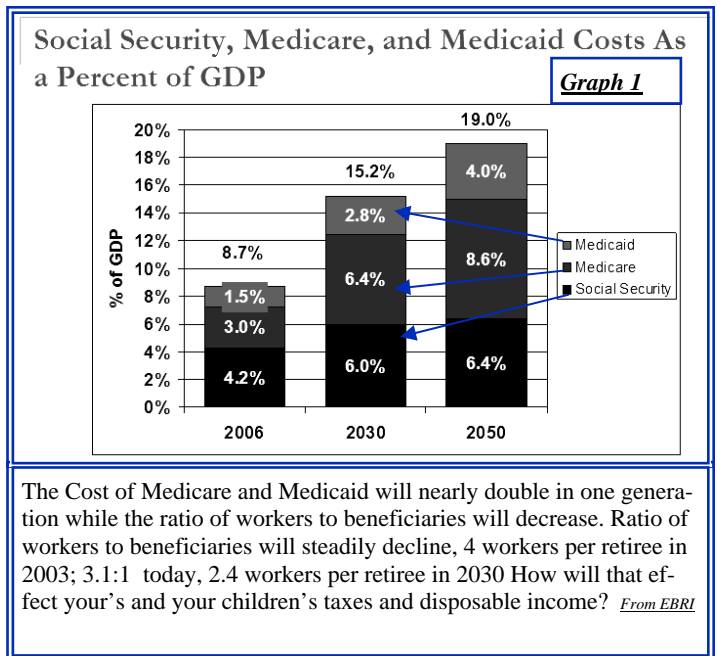
President

Society for the Education of Physicians and Patients

Medicare Reality Check



Data derived from government sources



“In terms of spending, Medicare is the largest single-payer health-care program in the world...”
- Sue Blevins

Special Thanks to Chuck Miller who served as Treasurer of SEPP for 15 years. We appreciate his effort. We extend a grateful welcome to Mark Luttner who will now serve as Treasurer.

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SOCIETY FOR THE EDUCATION OF PHYSICIANS AND PATIENTS

The mission of The Society For The Education of Physicians and Patients is to promote the education of patients and health care professionals in order to facilitate unencumbered participation in a healthcare system that respects and nurtures patients' and physicians' freedoms, rights, and responsibilities.

The Society focuses on the responsibility of the physician as patient advocate and promotes quality medical care by supporting policies that encourage freedom, choice, enhancement of the patient-physician relationship, and fiscal responsibility.

S.E.P.P.-Society for the Education of Physicians & Patients

**A Health Care Professional and Patient
Advocacy Organization**

*Protecting and preserving patients and
health care professional's Rights,
Freedoms, and Responsibilities*

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 AAPS-www.aapsonline.org

 CATO-www.cato.org

 Citizen's Council for Health Freedom
SECURING HEALTH FREEDOM FOR ALL

 ACTON Institute

 Doctors For Patient Care

 Galen Institute

 Tea Party
TeaParty.org

 Allegheny Institute