

Subsidiarity* – The Crux of the Healthcare Problem

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Unfortunately, many Christians are sending the message that if we fix the abortion support, the stem cell technology use, the conscience protection problems then a 2,000 page, \$ 2.5 trillion per year multi-generational mortgage for the collectivist approach to healthcare becomes acceptable. We need to step back and realize the irreparable harm a universal government - run system of healthcare will reap. The forgotten principle of Subsidiarity must be invoked. Put simply, it states that those closest to a problem should be most empowered to manage it.

Subsidiarity - The pertinent sections of the Catechism are as follows:*

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, depriving the latter of its functions..."

1885 The principle of subsidiarity is opposed to all forms of collectivism. It sets limits for state intervention. It aims at harmonizing the relationships between individuals and societies. It tends toward the establishment of true international order.

1892 "The human person . . . is and ought to be the principle, the subject, and the object of every social organization" (GS 25 # 1).

1894 In accordance with the principle of subsidiarity, neither the state nor any larger society should substitute itself for the initiative and responsibility of individuals and intermediary bodies.

In the mid 1920's America did something unique. We questioned 150 years of discrimination against women and passed laws that permitted land ownership and voting. In the 1960's we as a country reversed 180 years of history and passed Civil Rights legislation. For 65 years owing to an "accident of history", we have empowered employers to spend an employee's hard earned dollars on health insurance with tax exemption but IRS law discriminates against *individuals and families* doing the same. This tax law discrimination equals \$2,000 for an individual and \$4,500 for a family per year and in essence forces the employee to only rent, not own healthcare. This creates a major cause of loss of insurance when there is a job change. Let us not again become victims of the momentum of history. A clear interpretation of the Subsidiarity Principle mandates that "lower orders of society" – *individuals and families* - be empowered to own healthcare.

Collectivism attempts to homogenize an inherently heterogeneous humanity to the lowest, godless, common denominator that is real only in the minds of elitist social engineers who rob us of our God given rights in the name of the "common good". This philosophy was responsible for 100 million deaths in the 20th century and the fallacy of socialized healthcare is no different in its regard for human life given its history of rationing and substandard care. For those who would offer that the "market" approach has failed, I submit that it has not been tried since a free market requires that the end-user of a service or product be the purchaser. Only 8% of Americans actually buy and own their own health insurance (unlike other insurance). Thus, the ability to create a true dynamic system of acquiring quality healthcare at good cost has been stifled.

We should not be fooled by hyperbole; the uninsured are not uncared for and the chronically

uninsured number 5%, not 15%. Statistics show that 50% of the uninsured recover their insurance within five months. Unfortunately, they lose their insurance in job transition and are temporarily placed at risk because federal tax law facilitates a system in which the employer, not the employee owns something as personal health insurance.

We are witnessing the implosion of our single payer government system for seniors -- Medicare. In 1990, Medicare cost ten times more than originally projected and is rapidly moving toward insolvency as reported by the Medicare Trustees. These entitlements have been described by Paul O'neill, former Treasurer, as a Ponzi scheme. (*Pittsburgh Conference sponsored by Concord Coalition, 2008*)

The strength of our American freedoms has been to pursue the multiple least imperfect solutions to the human condition, not a contrived one-size-fits-all "square peg" to be coerced into the "round hole" of diverse human nature. We accomplish this best through invoking the Principle of Subsidiarity which parallels the freedom principles and Judeo - Christian worldview of the Founding Fathers. For those who cannot fully engage the benevolent forces of freedom we invoke the General Welfare clause, akin to our Solidarity Principle, not a welfare state.

Subsidiarity implies removing the present tax law discrimination and empowering those most immediate to the circumstances -- *families and individuals. Individuals and families*, not employers or government, should be most equipped to manage their healthcare lives by being able to buy and own their own insurance. The employer should return the employee's monies to employees, who could then acquire portable and affordable insurance that they own and do so empowered by the same tax break the employer has enjoyed for many years. All should enjoy this tax exemption. This will decrease the uninsured and maximize the ability to obtain good quality healthcare at acceptable cost because individual freedom and responsibility drive the process.

A universal government run system will create a system that is equal for all, that is, equally inferior for all. (except for those who are well connected or very wealthy). It additionally drains individuals of hard earned dollars. (Taxes in countries with socialized healthcare frequently exceed 50%). When this occurs there will be less disposable time and income for church and charitable endeavors as well as decreasing affordability of private Catholic education.

Most importantly, in every socialized healthcare system individuals sacrifice sovereignty over their bodies; and the loss of medical professional autonomy of physician's "serving Caesar" means loss of true advocacy for patients.

When we apply the principle of Subsidiarity many concerns can be remedied. Imagine when we own our own insurance how we could respond when our priests appeal to us to do what is just. WE would say "NO" to insurance that would support abortion or stem cell therapies.



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Not a member of the AMA (only 20% of practicing physicians are!)