

## White Paper No. 2

### **Making a Christ-Centered Health Care Decision**

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The challenge, and the opportunity, for every Catholic nonprofit is to make Jesus Christ the center of every decision. For Catholic nonprofits with employees, this challenge is uniquely present in the context of choosing employer-sponsored healthcare options and benefits.

An executive of a large Catholic nonprofit once said she believed her organization needed to have a ‘Catholic worldview’ in deciding the healthcare options to offer its employees. She is correct - Catholic nonprofits have an obligation to discern God’s will in determining whether they can afford to financially contribute to their employees’ healthcare needs and, if so, in determining what kind of healthcare plan would best serve their mission. Catholic nonprofits should also understand their employer healthcare obligations, if any, under federal and state law.

#### **The Political and Cultural Context**

The context for any Catholic nonprofit employer discerning healthcare benefit options for its employees is the right of religious freedom and the right of conscience in healthcare, both of which are under severe attack.

The natural law, as recognized by the U.S. Constitution, secures the right of religious freedom and the individual right of conscience. However, various policy proposals and [lawsuits](#) that would establish a federal abortion mandate and eliminate life-affirming healthcare options are currently enjoying significant political and cultural support.

If implemented, these proposals would eliminate the right of Catholic employers, hospitals, medical professionals, and healthcare entities to authentically live out the Gospel of Life ([Evangelium Vitae](#)).

As Catholic nonprofits move forward with providing healthcare options for their employees, these nonprofits must maintain a truly Catholic worldview and choose life-affirming healthcare that is faithful to Jesus Christ.

#### **Choosing a Health Care Option Consistent with Catholic Social Teaching**

With that context in mind, when choosing among various health care options, a Catholic nonprofit should focus on ensuring that employees have access to actual medical care consistent with Catholic social teaching. Any healthcare option that a Catholic nonprofit offers should be consistent with the [Ethical and Religious Directives of Catholic Health Care Services](#) issued by the U.S. Conference of Catholic Bishops (USCCB).

Some of the top employer-sponsored health care options for Catholic nonprofits include:

1. **Health Insurance Plans.** Regarding health insurance plans, nonprofits should look for those plans that are affordable to employees and avoid deductibles that employees cannot realistically pay;
2. **Direct Primary Care.** In direct primary care options, patients monthly pay their doctor directly to provide for their family's primary care needs. This approach is a great option for certain employees because direct primary care plans are usually affordable and enable the patient and the doctor to be directly engaged;
3. **Christian Health Sharing.** Health sharing is a beautiful and affordable option that gives the employee freedom, responsibility, and control in their health care while bringing them into a community of Christians directly praying for and supporting each other in their medical needs; and
4. **Medical savings accounts,** such as health savings accounts (HSAs). Like health sharing, medical savings accounts such as HSAs empower the nonprofit's employee to be directly engaged and responsible for their healthcare in a manner that incentivizes a healthier lifestyle.

Leaders of Catholic nonprofits should discern the health care option(s) that best meets their employees' needs. No one size or type of health care fits every Catholic nonprofit employer.

### **Catholic Healthcare Options: A Case in Point**

An option for larger Catholic nonprofits to consider is [the Genesis Health Program](#) offered through the [Catholic Benefits Association](#).

Several Catholic Bishops came together to form the Catholic Benefits Association (CBA), a Catholic member-based organization that protects the legal rights of Catholic employers and enables those employers to offer truly Catholic health care benefits. Catholic employers who are members of CBA range from nonprofits with just one employee to Catholic for-profit companies with thousands of employees.

CBA now offers the Genesis Health Program for CBA members. The Genesis Health Program provides larger Catholic employers a self-insured Catholic health plan alternative to their existing program. Larger employers who join CBA receive immediate protections from ACA mandated benefits that oppose their Catholic morals. CBA members also have access to the Genesis Health Plan through which they are empowered to be self-insured, design their benefits, and engage with a truly Catholic partner. Through the Genesis Health Program, among other features, CBA will advocate further Catholic benefit options, negotiate contracts with local medical providers, and provide direct communication with employees about health insurance enrollment and benefits.

### **Threats in the Catholic Healthcare Marketplace**

The availability of truly Catholic health care options in the marketplace for Catholic employers is hanging on by a thread. [Certain Federal and state legislative and regulatory efforts](#) suggest that our country could be less than two years away from the virtual elimination of health care options on the market that are consistent with the Gospel of Life. The time is urgent for Catholic nonprofit employers

to deliberately choose life affirming health care for their employees. Mission driven Catholic employers should strive to make health care decisions that invest in the health and wellbeing of their employees and in the [culture of life](#).

### Catholic Healthcare and the Gospel Message

When a Catholic employer chooses to offer specifically Catholic health care to its employees, the employer is not only saying “no” to the secular throw away culture, but, perhaps more importantly, giving a “yes” to integrated health, healing, and wellbeing. As the Ethical and Religious Directives for Catholic Healthcare Services states: “Jesus’ healing mission went further than caring only for physical affliction. He touched people at the deepest level of their existence; he sought their physical, mental, and spiritual healing (Jn 6:35, 11:25-27). He “came so that they might have life and have it more abundantly” (Jn 10:10).<sup>1</sup> Christ-centered Catholic health care gives employees an experience of the fullness of God’s love and power by treating the needs of the whole person.

Each time a Catholic employer offers Christ-centered Catholic health care options to their employees they are saying to their employee, “I do not merely want to help you treat your symptoms, I want to be in solidarity with your desire to be *healed* in spirit, mind, and body.”

Employees can experience this authentically Catholic health care when their health care benefits enable them to choose an insurance plan whose benefit design reflects the love of God, a Catholic direct primary care physician who cares for their patient like their own child, a Catholic hospital that witnesses to the dignity of each person, a health and wellness program that encourage personal stewardship of one’s health, or a Christian health sharing option in which the body of Christ bears the burdens of the family in need.

Authentically Catholic health care utilizes the most advanced scientific research, the most cutting-edge technology, the best understanding of human psychology, the latest advances in medicine, the fullness of truth through the Magisterium, the patient’s family and community, and faith in the healing power of the Holy Spirit.

Truly Catholic health care is not only consistent with the teaching of the Church but is, indeed, the very best health care. God designed the human person. He knows how to heal them. When a Catholic nonprofit employer says yes to life-affirming Catholic health care, the employer is giving their employee the best health care in the world.

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<sup>1</sup> *Ethical and Religious Directives for Catholic Health Care Services*, U.S. Conference of Catholic Bishops, Sixth Edition, p. 6 (2018).