

Should the government make sure that every American has affordable health insurance?

"I am not the first president to take up this cause, but I am determined to be the last."

– President Barack Obama to a joint session of Congress, Sept. 9, 2009

The effort to reform the nation's health care system and to establish for the first time a federal government obligation to make sure that all citizens have access to affordable health insurance has ignited a furious debate across the country. In town hall meetings and the halls of Congress, national attention is focused on how to fix a system that costs \$2.5 trillion a year and affects the lives of every American.

The current health care system is a complicated patchwork of private insurance for most Americans and government-provided Medicare and Medicaid for the elderly and the poor. The U.S. spends more on health care than any other country, and yet ranks behind many industrialized nations on important measures of health. With costs rising and tens of millions of Americans without coverage, most agree on the need for change.



Congress and the Obama Administration have been struggling to agree on the nature of reform. Options range from guaranteeing universal coverage through a government-run health plan to reforms that sustain a market for health care based on private insurers and employment. At issue are competing visions of social justice and the role of government. Proponents of more government involvement say it is the only way to insure universal access to affordable, quality care, a goal that has eluded every president since Franklin Roosevelt. Critics say an

expanded role for government will needlessly complicate health care, increase costs and limit the ability of patients to choose their doctors, hospitals and treatments.

Now it's your turn to answer the question:

Should the government make sure that every American has affordable health insurance?

YES

- Health care is a right and as a matter of social justice the government should be responsible for making sure that every American has access to affordable coverage and quality care.
- Expanding eligibility for government programs like Medicare and Medicaid could cover large ranks of the uninsured.
- Increased government regulation could prevent health insurers from rejecting anyone for coverage because of pre-existing conditions or basing rates on their health.
- Government provided health insurance would compete with private plans on cost and would reduce the number of Americans who are uninsured and underinsured.

NO

- Creating a guarantee of universal coverage would vastly expand the role of the federal government in the lives of the American people, who are better off with the freedom to make their own health care choices.
- Large government programs are almost always inefficient and broadening eligibility would increase federal spending dramatically.
- Regulatory mandates will increase costs, which insurance companies will pass along to consumers.
- A public plan would have a competitive advantage that will drive private plans out of business, leaving consumers with no choice.



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SCHOLASTIC

“Should the government
make sure that every
American has affordable
health insurance?”

INTRODUCTION

Grades:
High School

Classroom Time:
45 minutes

Constitution Connections:
Article I, Section 8, Clause 1

Materials:

- Student Handout 1
- Student Handout 2
- Student Handout 3
- Student Worksheet

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About this lesson

This research and deliberation activity is designed to encourage students to look at the issue of health care reform from different points of view. Then, through deliberation, they will find political measures to address this issue. In any deliberation activity, compromise and listening will play a key role in finding common ground.

Objectives

Students will be able to evaluate multiple points of view on the issue of health care reform and determine what can be done to find common ground between those who have differing views on health care reform.

What is deliberation?

The framers of the Constitution envisioned deliberation among a diverse citizenry who disagreed on issues because they felt that only through compromise could Americans find ways to promote the common good.

Deliberation is often confused with debate, but the two are different. Debate creates a dichotomy while deliberation allows for careful consideration of many points of view, so the best choice can be made. Essentially, debate is competitive, focusing on who is right and who is wrong, while deliberation allows for compromise and consensus.

Deliberation is focused around an issue, generally laws or policy, though it can also include public behavior and cultural practices. The Town Hall Wall deliberation method offers multiple points of view and then encourages a conversation around the pros and cons of each perspective.

Resources

Links to the documents used in this lesson and extension readings for this lesson are available at the National Constitution Center's website at: www.constitutioncenter.org/exchange.

OPENING: TOWN HALL WALL

1. Display the **Town Hall Wall** poster so all of your students can see it. Next, have them read the description of the issue and the question. Give each student a sticky note and instruct them to write **Yes** or **No** to answer the question, and place it on the Town Hall Wall poster in the appropriate column.

Q: Should the government make sure that every American has affordable health insurance?

Students answer **Yes** or **No**.

VALUES: CONSTITUTION AND QUOTES

2. Pass out **Student Handout 1** and have students read it. As a class, review the guidelines for deliberations and discuss the idea of using values in deliberations.
3. Distribute **Student Handout 2**. Have students read the handout and circle or write in the margins words that reflect the values expressed in Article I, Section 8, Clause 1 of the Constitution and the quotes.
4. Ask your students to share with the class the values they found that were reflected in **Student Handout 2**. Record their answers for the class to see. If the same values are given more than once, then mark them with a star to determine the values with which the majority of the class agrees. These values will be used in Step 7.

POINTS OF VIEW

5. Pass out **Student Handout 3**. Have students read each of the four Points of View and circle which they support (students may choose more than one).
6. Provide each student with the **Student Worksheet** and instruct them to complete it.

DELIBERATION

7. Ask your students the following questions. Record their answers for the class to see.

A. What values are evident in each Point of View?

Have students refer to values that were discussed with **Student Handout 2** and categorize these values under the applicable Point of View. Some values will apply to more than one Point of View. If the same values are given more than once, mark them with a star to determine the values with which the majority of the class agrees.

B. In your opinion, what is the most serious potential consequence of each Point of View?

Students should cite consequences from **Student Handout 3** or share any other potential consequences they have thought of.

C. What values do the Points of View have in common?

Use values that have previously been listed to help students find common ground.

D. What tensions or conflicts exist between the Points of View?

Ask your students to compare the lists of values to identify the tensions and conflicts.

E. What compromises are supporters of each of the Points of View willing to make?

Ask students to use evidence and values that were previously listed to support their answers.

F. Should the government make sure that every American has affordable health insurance? Explain your answer.

Students should use evidence and values that were previously listed to support their answers.

DEBRIEFING: COMPROMISE STATEMENT

Work together to craft a class Compromise Statement, which is a statement that is negotiated among supporters of each perspective, based on values that all the perspectives have in common. For their Compromise Statement, encourage the class to work to answer the question posed at the start of the lesson: **"Should the government make sure that every American has affordable health insurance?"** The statement should also include the values all the perspectives have in common, and evidence that supports each perspective.

Class **Compromise Statements** can be uploaded to: www.constitutioncenter.org/exchange for students around the country to view as part of our ongoing conversation at The **Exchange**.

MODIFICATION

To find primary source research documents about this issue, go to www.constitutioncenter.org/exchange, click on the link for **"Should the government make sure that every American has affordable health insurance?"** and download the Research Documents Set.

STUDENT HANDOUT 1

ADVICE TO STUDENTS FOR CONSTITUTIONAL DELIBERATION

The National Constitution Center is located in Philadelphia, just a few hundred yards from Independence Hall where the Constitution of the United States was written and signed during the summer of 1787. The men who came to Philadelphia that summer did so because they knew the direction of the country they loved needed to change. They deliberated for nearly four months and created a document that none thought was perfect. But they put forward a challenge to future generations: keep working towards the creation of a “more perfect Union.” The Center was created to support this challenge and encourages students to walk in the steps of the founders and deliberate the future of our country.

The guidelines presented below have been created to provide you with advice and ideas on how to both present your arguments and hear those of others. The advice below was inspired by the rules adopted by the Constitutional Convention, as presented by George Wyeth of Virginia on May 28, 1787.

- Think through your idea before presenting it to the group; you may wish to make a few notes on paper to ensure your idea is clear.
- Listen carefully to other ideas and consider how to incorporate them into your own.
- When you are not speaking, do not have other side conversations, read a book or document, or in another way distract the speaker.
- When challenging an idea, focus on the idea, not the person you are challenging.
- Use the Constitution as support for your ideas; refer to the text and use it as a tool to support your argument.
- Do not dominate the conversation, and do not speak more than twice before allowing everyone else the opportunity to be heard.
- Present your ideas directly to the facilitator or group leader.
- When developing your argument, consider the position of the other side, and use these ideas to support or build compromise into your position.
- Wait to be acknowledged by the facilitator before speaking.

VALUES

The U.S. Constitution is one of our nation’s founding documents. We look to it to understand the supreme law of the land. But we can also read it to discover the values of our democracy, values such as equality, freedom, individual rights, justice, the rule of law, and security.

While constitutional values bind us all as Americans, their application to particular issues is frequently subject to sharp debate. Moreover, values are sometimes in competition. Competing values should be considered in your deliberation—even if they create tension.

In a deliberation it is important to consider the basic values that should be upheld by everyone. By considering a variety of values, we can understand each other better, find common ground, and come up with a shared set of ideas that will guide everyone’s perspective about an issue. As your class discusses the perspectives, you may find yourself agreeing with more than one of them. Feel free to combine perspectives, and to describe new perspectives.

STUDENT HANDOUT 2

The Constitution

Article I, Section 8, Clause 1 “The Congress shall have Power To...provide for the common Defence and general Welfare of the United States.”

To learn more, visit the National Constitution Center’s Interactive Constitution at:
<http://constitutioncenter.org/constitution>

QUOTES TO CONSIDER

In short, the status quo is broken, and pouring money into a broken system only perpetuates its inefficiencies. Doing nothing would only put our entire health care system at risk. Without meaningful reform, one fifth of our economy is projected to be tied up in our health care system in 10 years; millions more Americans are expected to go without insurance; and outside of what they are receiving for health care, workers are projected to see their take-home pay actually fall over time.

—President Barack Obama

Letter from President Obama to Senators Edward Kennedy and Max Baucus. June 2, 2009. Accessed from <http://www.whitehouse.gov/blog/The-President-Spells-Out-His-Vision-on-Health-Care-Reform/> on 2009-07-30

A government-run plan would set artificially-low prices that private insurers would have no way of competing with. Rates for private health plans would either skyrocket, leaving companies and individuals unable to afford it; or private health plans would just be forced out of business. Either way, the government-run plan would take over the health care system, radically changing the way Americans choose and receive their care, from routine check-ups to lifesaving surgeries.

—Senator Mitch McConnell

Senator Mitch McConnell on Government-Run Plan: No Safeguard Could Ever Create a Truly Level Playing Field. June 3, 2009. Accessed from http://mccconnell.senate.gov/print_record.cfm?id=313901 on 2009-07-30

America’s Affordable Health Choices Act will reform the individual health insurance market. It will create a transparent insurance marketplace that protects consumers and provides them with choices among quality, affordable health care plans. Insurers will no longer be able to exclude individuals from coverage based on pre-existing conditions and will be prevented from selectively refusing to renew coverage or charging different premiums based on an individual’s need for health care.

—Representative Henry Waxman

Letter from Representative Henry Waxman to the Editors of Investors Business Daily. July 20, 2009. Accessed from http://waxman.house.gov/UploadedFiles/Investors_Business_Daily_LTE_7_20_09.pdf on 2009-07-30

Blue Dogs believe fundamental reform of our health care system is needed to control rising health care costs, increase quality and value, and improve access to coverage and care. Comprehensive health care reform must be deficit-neutral and bend the cost curve in the long run. We also believe health care reform must preserve patient choice of provider and maintain competition within the marketplace.

—The Blue Dog Coalition

Blue Dog Statement on Health Care Reform Legislation in the House. July 29, 2009. Accessed from <http://www.house.gov/melancon/BlueDogs/Press%20Releases/2009%20-%20SHS%20Statement%20on%20HCR-%2072909.pdf> on 2009-07-30

STUDENT HANDOUT 3

Point of View 1

Congress and the President should agree on a government-run health insurance plan that would compete with private ones on cost. The private health insurance industry has had years to demonstrate that it can cover all Americans, and it has failed to do so. A public plan that allows Americans to choose any doctor they like and have the option to retain private health insurance coverage will force insurance companies to compete, lower costs, and provide more choices.

Potential Negative Consequences

A government-run plan will cost over \$1 trillion over the next ten years.

Health care rationing might be used by the government to keep costs down in order to keep from further raising taxes and to expand coverage to the uninsured.

A government-run plan, with its competitive advantage, could drive private insurance providers out of business.

Point of View 2

Congress and the President should create health insurance purchasing cooperatives that increase consumer choice and decrease the costs of health insurance. Cooperatives can negotiate favorable prices and persuade health plans to cater to their participants' needs by allowing members to change plans if they are unhappy with their plan. Cooperatives do not require major changes to the health care industry or government involvement and are inexpensive for the government to start up.

Potential Negative Consequences

Unless a cooperative has a substantial number of members it will not be able to lower costs or attract health plans.

Administrative costs for health insurance providers will rise because of increased consumer options.

The number of uninsured would not be substantially reduced because premium reductions would not make health insurance any more affordable.

Point of View 3

Congress and the President should implement legislation that focuses on the patient-doctor relationship and empowers the patient and doctor to make effective and economical choices. Rather than expand the role of government, individual Americans would be allowed to set up tax-advantaged health savings accounts and would be guaranteed access to any plan offered in the United States, including low-premium, high-deductible alternatives to traditional insurance. We need a private health insurance market that can deliver choices of high quality products to all types of people, not a one-size-fits-all federally determined solution.

Potential Negative Consequences

Does not address the rapidly rising cost of medical procedures, medications or the cost of health care insurance, unless coupled with other reforms.

Many Americans will remain uninsured or underinsured because they cannot afford the cost of health insurance.

High deductibles coupled with out-of-pocket medical expenses would limit access to day-to-day preventive medical services.

Point of View 4

Congress and the President should leave the current system alone. Most Americans are insured and content with the care they are receiving, and some of the uninsured have chosen not to carry health insurance. The high quality of medical treatment and medications in the U.S. are due to market driven incentives, and any changes would decrease the overall quality of health care.

Potential Negative Consequences

Many Americans will remain uninsured or underinsured because they can not afford health insurance.

Health care rationing will still be used by health insurers to bolster their profits.

The rising cost of health care has compelled some employers to drop coverage for their employees.

STUDENT WORKSHEET

1. **Has the issue of health care affected you or someone you know? If so, explain how.**
Think about how your experience has affected your values regarding health care reform.

2. **List at least one value that is evident in each of the four options.**

Option 1

Option 2

Option 3

Option 4

3. **In your opinion, what is the most serious potential consequence of each Point of View?**

Option 1

Option 2

Option 3

Option 4

4. **What values do the Points of View have in common?**

WE THE PEOPLE

Our country faces enormous challenges both foreign and domestic. We need citizens who believe that democracy demands more than voting in November. A sustainable democracy needs citizens who believe in taking part in our nation's political, social and economic discourse. The responsibility for maintaining a democracy that protects the freedoms enshrined in our Constitution is in the hands of the people.

This is why Abraham Lincoln's words still ring true today:

“...government of the people,
by the people, for the people...”

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