

Pastor's Column

Health Insurance: Some Decisions to be Made

The Reverend Byron Snapp

Rev. Snapp holds a B.A. from King College and a M.Div. from Reformed Theological Seminary. He is assistant pastor of Covenant Presbyterian Church and principal of Covenant Christian School in Cedar Bluff, Virginia.

Whew! I've just learned the new monthly rates for my health insurance policy. The monthly premiums for my 80/20 \$500 deductible policy will be a little over \$600. Changes in my prescription card means more money out of my pocket for prescribed medicine. I am only in the 40 - 50 age bracket. What will the rates be twenty years from now?

The church can provide some Biblical principles that will help each of us to be better prepared to make the critical decisions we may face in the midst of serious illness. The church should help financially as funds are available and the need arises. Yet with burgeoning medical costs money is not always available. What then?

We must remember that there is a time to die (Ecc. 3:2). Our days are numbered by God (Ps. 90:10-12). He who has determined our boundaries (Acts 17:26) and knows the number of hairs on our head (Mt. 10:30) has determined before the foundation of the world the day of our death. God sovereignly works all things out according to His will (Eph. 1:11). As this Biblical truth is proclaimed and, by God's grace, believed, the Christian can take great comfort. This acceptance does not mean we reject medical resources and technology. It does mean we use them wisely.

We live in an age in which medical technology allows people to often put off the fact of their mortality a little while longer. Yet, death will inevitably come, unless Christ returns first.

Thus the pastor, officers, and the laymen must ask in the midst of illness, "What is the price of life?" Life is

important. It is God-given. God has placed us in this world, at this time, for a purpose. Facing a long term, serious illness we may well ask if part of our life is also to faithfully glorify God in death soon.

The Christian, while loving life, need not fear death. It is but a passage to heaven itself. Thus, the pastor must remind his hearers of the reality of death and the need to be spiritually prepared for it by repenting of sin and trusting in the finished work of Christ alone for salvation.

Secondly, when deciding on treatment for what is, humanly speaking, terminal illness, serious questions must be asked. (1) Will this treatment bankrupt my family and my estate? Will, after years of work and saving, I have no capital to pass on to my children and their families as they begin their careers? (2) What is the probability of improvement, remission, or cure assuming the insurance company and I pay the hundreds of thousands of dollars that this treatment and all the other cost that it entails? (3) Have my goals in life been met? Who is sick? A child fighting a disease with a young body and a young immune system might well live a normal life span if expensive treatment is used. A young adult may have the goal of raising his/her children if at all possible and decide to endure painful and expensive treatment to gain as many months or years of life as possible. An older adult whose children are grown may decide to accept treatment or forego it depending on family needs, treatment involved and the pain to be endured.

The situation with each individual is entirely different. Thus, the answers will always vary from person to

person. Yet we must be ready to face reality and ask medical personnel tough questions. Such questions need to be thought through from time to time. As part of its teaching ministry the church can greatly facilitate the facing of serious illness by an individual or family member by providing some Biblical guidelines such as have been mentioned. So often an individual is so stunned by news which blood work or a biopsy reveals that the person tells the doctor to do whatever can be done. Sometimes that decision may not be the best option given the suffering involved, short additional life span, or expenses.

Such teaching can be done through the preached word, Sunday School classes, or a Bible study perhaps led by someone in the medical field.

While we must not set this example in concrete so as to be followed by everyone, we must note King Hezekiah's life. On his apparent deathbed he asked God to extend his life. God did. Those additional years were some of the worst in his life as he foolishly showed the Babylonians all his wealth. God told him he would remove the kingdom from his household (II Kings 20). Additional days and years of life will not always be better for us.

Thirdly, according to James, sick members can call on the elders to come and pray and anoint them with oil (James 5:14). This can be done while one is under a doctor's care. After all, God must be behind every successful treatment and recovery from any disease. Through prayer the matter is committed by the church to God. Healing may or may not come. Again, this is a practical way in which the church can be involved.

I have no solution to the escalating medical costs and insurance premiums. Yet the involvement of the church in providing Biblical teaching on the reality of death, God's sovereignty, and realistic questions to consider can well make a difficult situation somewhat easier to face.