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### The time is now for health reform

(Editor's note: Sr. Carol Keehan, DC, was among guests invited to the White House March 3 to hear President Barack Obama's remarks on health insurance reform.)

**By SR. CAROL KEEHAN, DC**

CHA president and chief executive officer

As I watched our president present his plan to pass the health reform legislation, it was clear this is an historic opportunity to make great improvements in the lives of so many Americans. Is it perfect? No. Does it cover everyone? No. But is it a major first step? Yes.

The insurance reforms will make the lives of millions more secure, and their coverage more affordable. The reforms will eventually make affordable health insurance available to 31 million of the 47 million Americans currently without coverage.

CHA has a major concern on life issues. We said there could not be any federal funding for abortions and there had to be strong funding for maternity care, especially for vulnerable women. The bill now being considered allows people buying insurance through an exchange to use federal dollars in the form of tax credits and their own dollars to buy a policy that covers their health care. If they choose a policy with abortion coverage, then they must write a separate personal check for the cost of that coverage.

There is a requirement that the insurance companies be audited annually to assure that the payment for abortion coverage fully covers the administrative and clinical costs, that the payment is held in a separate account from other premiums, and that there are no federal dollars used.

In addition, there is a wonderful provision in the bill that provides \$250 million over 10 years to pay for counseling, education, job training and housing for vulnerable women who are pregnant or parenting. Another provision provides a substantial increase in the adoption tax credit and funding for adoption assistance programs.

We expect to see charges and counter charges about what is in the bill and how it will work. We need to carefully review its provisions, its safeguards and its implementation schedule and help everyone understand what the actual proposal is. We are especially called to share our expertise in the health care marketplace to help people understand this bill. So many people depend on our continuing to advocate for quality health reform for everyone.

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