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**Introduction & Ground Rules \_\_\_ minutes**

**Purpose: Look at Alternative Approaches to the Issue and Hear Different Points of View**

* This is not a debate; we’re not here to “win” an argument.
* We’ll look carefully at alternative approaches—all of them with trade-offs and drawbacks.
* At the close of the forum, we’ll reflect on what we’ve heard, looking for common ground, but also recognizing remaining areas of tension or ambivalence.
* We’ll try to think about what matters most to us and what we are willing to give up to make progress on resolving this issue.

**My Role: Serve as Impartial Facilitator**

* I’m here to help us have a conversation that is as deliberative as possible.
* I’ll encourage everyone to consider different viewpoints.
* I’ll watch the time to ensure we talk about all the options and have time for reflections at the end.
* From time to time, I may point to specific questions and ideas in the guide, especially if they represent voices not in the room or trade-offs we haven’t talked about.
* This is your conversation. Please talk to and listen to each other.

**Structure: The Four Parts of a Deliberative Forum**

* Ground Rules
* Personal Stake
* Deliberating on the Options: Option 1, Option 2, Option 3
* Closing Reflections

**Ground Rules \_\_\_ minutes**

**Some sample ground rules used by forum moderators**

* Listen to other voices. Listening is as important as speaking.
* Consider each approach fairly, looking at its benefits and its trade-offs.
* Everyone is encouraged to participate. No one or two individuals should dominate.
* It’s okay to disagree, but do so with curiosity, not hostility. Learning more about how others think is one of the most interesting parts of a forum.
* Keep an open mind. Avoid coming to conclusions until we’ve deliberated on all the options.
* Are there additional ground rules we would like to add?
* Do we all agree to follow these ground rules and hold one another accountable to them?

**Personal Stake: \_\_\_ minutes**

**Some questions moderators often use to encourage participants to talk about their personal stake in the issue**

* Why did you come out to the forum today?
* When you think about the state of our health-care system, what bothers you the most?
* Tell us about your best personal experience with our health-care system?
* Tell us about your most frustrating or upsetting personal experience with our health-care system?
* How do you see problems with our health-care system impacting your state, city, or community?

**Recap & Questions for Deliberation: Option 1―Ensure Health Care for All \_\_\_ minutes**

This option says all Americans deserve health-care coverage and the fairest way to provide it is to create a single public health insurance program similar to Medicare that covers everybody. Most other developed countries provide their citizens with some type of universal coverage. Health care should not depend on a person’s income, job, or medical history. **BUT this is a drastic overhaul that creates a huge new government responsibility and eliminates private, job-based insurance that now covers 181 million Americans.**

* This option gives government more responsibility and power over the health-care system. Do you think government would do a better and fairer job than private insurers? Why or why not?
* Moving from our current system, which includes government and private insurance, to a single government-managed insurance system like Medicare for all would be a massive change. What kinds of unintended consequences should we worry about?
* Many Americans agree health care should be a right, but we already provide care for people who can’t pay at the nation’s public hospitals and clinics. Do we need to do more, and if so, why?

**Recap & Questions for Deliberation: Option 2―Build on What We Have \_\_\_ minutes**

This option says we should fix what’s broken about health care—not destroy the system currently in place. Improving our mix of private and public options is the safest and least disruptive way to bring down costs and still get the good health care we deserve. We should strengthen and build on the 2010 Affordable Care Act. Its reforms already require insurers to cover preexisting conditions and have cut the percentage of people who do not have health insurance from 14 percent down to 9 percent. **BUT keeping the public-private system we have now means continuing to waste billions of dollars on profits, advertising, duplicative paperwork, and red tape.**

* Should Americans have the right to go without health insurance, even if this drives up costs for sicker and older people? What should happen to uninsured people if they themselves get a serious illness?
* Most people like the idea of more prevention, but will it really help us rein in costs if we keep the same convoluted, expensive health care and insurance system we have now?
* What do we owe those who do want very expensive procedures near the end of life, even when doctors say they are unlikely to succeed? What’s the balance between giving people the choice to live and die as they wish and the need to use scarce health-care dollars wisely?

**Recap & Questions for Deliberation: Option 3―Let People Make Their Own Choices \_\_\_ minutes**

This option says we should keep government out of health care and give Americans the power and responsibility to make their own decisions. We should be able to choose the health insurance plan we think is best and most affordable for us or go without insurance. To make good choices, we need clear information up front about costs and better incentives to budget and save in advance. The uninsured can rely on a safety net of public hospitals, and clinics. **BUT many without insurance will develop serious health problems or die because they don’t get regular care. This leads to higher costs in emergency rooms and public hospitals, which we all end up paying.**

* Is it realistic to expect individuals to shop carefully and knowledgeably for insurance? Will most insurers be honest and straightforward about what they will cover? What should happen if they aren’t?
* Do patients have the knowledge to choose wisely among doctors and hospitals? What happens in rural areas with fewer choices? Is it fair to ask people facing life-threatening situations to carefully weigh costs?
* This option argues that people who don’t need many health-care services shouldn’t have to pay for them. But experts say costs will rise for older, sicker people if healthier people aren’t in the pool. What’s fair here? Forcing people to buy coverage or placing higher costs on people who are more vulnerable?

**Closing Reflections \_\_\_ minutes**

Acting on the ideas and proposals presented here will bring about changes that affect all of us, in every city and town—those of us who are citizens and those of us who are not. It is important to think carefully about what matters most to us and what kinds of decisions and actions will enable our communities and country to thrive.

Before ending the forum, take some time to revisit some of the central questions this issue guide raises:

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| --- | --- | --- |
| Is it more important to guarantee that everyone is insured so no one has to rely on public hospitals or go bankrupt? | OR | Is it more important to make sure our health-care system always has plenty of choices between public and private insurance plans? |
| Is it more important to push hospitals, doctors, and other providers to rein in costs? | OR | Is it more important to put quality and medical progress first, even if our system is more expensive? |
| Is it more important to prevent health-care costs from adding trillions of dollars to our already enormous federal debt? | OR | Is it more important to act boldly to make sure everyone has insurance and access to good care? |
| Is it better to give patients clear transparent information so they can make their own decisions about what they need and want to pay for? | OR | Is it better to have a universal health insurance system so everyone has access to the same kind of care regardless of income? |

Other important questions to consider:

* Now that we have deliberated, are there ideas or viewpoints you hadn’t considered before?
* Can you now identify any shared concerns or hopes we have discovered in our conversation?
* How has what you heard affected your thinking?
* What could you do as an individual? What could the community do? What do we want our elected officials in Washington to do?
* Can you identify any tensions that came up during the forum?
* What questions remain? What work do we still need to do?