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Coping with the Cost of Health Care

How Do We Pay for What We Need?

The questions we must address are:
How can we get the health care we require, in the face of rising costs?
How can we pay for what we need?

APPROACH ONE

Reduce the Threat of Financial Ruin

The costs of illness make people feel vulnerable, with no control over their future. They worry they may be wiped out by medical expenses.

APPROACH TWO

Restrain Out-of-Control Costs

When faced with the prices of drugs, insurance, and medical services, people say they are being ripped off. Prices are out of control.

APPROACH THREE

Provide Coverage as a Right

High costs mean that some Americans have to choose between eating and taking their medicine. In the wealthiest nation on Earth, *everyone* ought to have health care.



>> National Issues Forums and Study Guides

Why are we here? What are we going to do?

We are here to move toward a public decision on a difficult issue through CHOICE WORK.

How do we do that?

We do that by engaging in a deliberative dialogue in which we:

- understand the PROS and CONS of each approach—its benefits, drawbacks, and trade-offs.
- know the STRATEGIC FACTS and how they affect the way the group thinks about each option.
- get beyond the initial positions people hold to their deeper motivations—the things they consider to be the most valuable in everyday life.
- weigh carefully the views of others; appreciate the impact various options would have on what others consider valuable.
- WORK THROUGH the conflicting emotions that arise when various options pull and tug on what people consider valuable.

>> Forums or Study Circles—or Both?

Many NIF groups choose to organize single forums around issues of concern in their communities. Most single forums last two to two-and-a-half hours.

Other groups, however, plan for multiple sessions or study circles to allow participants greater opportunity to examine issues in depth. Some groups set aside time for two meetings while others might devote a separate session to each approach. And still others plan ahead for a session after the forum for participants to come back together and consider next steps.

In some communities, people begin their examination of an issue in a large group forum and then break off into smaller groups for subsequent sessions. The reverse is also helpful—starting in small groups and culminating in a larger community forum.

National Issues Forums is about encouraging public deliberation. The needs of your community will drive the schedule in which deliberation can best occur.

>> Stages of a Forum

Welcome

The convenor or moderator introduces the NIF program.

Ground rules

Participants and moderator review desired outcomes and agree on ground rules.

Getting started

One good way to start is for participants to take a few minutes to talk about their personal experiences with the issue and tell their stories. Sometimes the convenor or moderator begins by showing a starter video that reviews the problems underlying the issue.

Deliberation

Participants examine all the choices.

Ending the forum

Participants reflect on what has been achieved.

Questionnaire

Participants complete the questionnaire.

>> If This Is Your First Experience as a Moderator:

You don't have to be an expert on the issue.

Reading the issue guide thoroughly, considering questions that get to the heart of the issue, and thinking through the essence of each approach is the critical part of preparation.

Stay focused on what the forum is about—deliberation.

Ask questions that probe the underlying motivations of each approach, the trade-offs it might require, and the willingness of the participants to recognize them. Listen to others.

Keep the discussion moving and focused on the issue.

Sometimes it's hard to move on to another approach with so much more that could be said. But in order to make progress, participants need the chance to weigh all the major approaches.

Reserve ample time for reflections on the forum.

In many ways, this is the most important work the group will do. The moderator will provide reminders that time is passing, but it is up to all the participants to help preserve the time to reflect on what they have said and what they might want to do about it.

>> Beginning a Forum

Before the deliberation begins, it is important for participants to review guidelines for their discussion. They should agree that:

- everyone is encouraged to participate,
- no one or two individuals should dominate,
- the discussion should focus on the approaches,
- all the major choices should be considered,
- they will maintain an open and respectful atmosphere for the discussion, and
- they will listen to each other.

>> Ending a Forum

Before ending a forum, take a few minutes to reflect, both individually and as a group, on what has been achieved. Consider the following kinds of questions:

I. Individual reflections

How has your thinking about the issue changed?

How has your thinking about other people's views changed?

How has your perspective changed as a result of what you heard in this forum?

II. Group reflections

What didn't we work through?

Can we identify any shared sense of purpose or direction?

Which trade-offs are we willing to make to move in a shared direction?

Which are we unwilling to make?

III. Next-step reflections

What do we still need to talk about?

How can we use what we learned in this forum about ourselves?

Do we want to meet again?

Questions to Promote Deliberation of the Issue

As you examine this issue together you will undoubtedly think of questions that are at the heart of what makes the issue compelling. In some forums, certain questions will likely arise that could derail the deliberation by veering into partisan political debate. It will be important to remember that, as a group, you are dealing here with broader underlying concerns that are not defined by party affiliation and that your work here is to dig down to the basic values that define us as human beings and as Americans rather than as Democrats and Republicans. It is helpful to consider, ahead of time, broad questions that need to be addressed in each approach. Here are some examples:

A P P R O A C H O N E

- Is it fair to require all small businesses to pay health insurance costs for their employees?
- This approach requires all citizens to obtain at least a minimum amount of health insurance. What, if any, effect would this have on the rising cost of health care?
- Would insurance policies with high deductibles discourage people from getting regular check-ups and going to their doctors for early diagnosis and treatment of symptoms, which are means of keeping medical costs down?
- What might be the consequences if every state enacted different laws about health-care coverage?

A P P R O A C H T W O

- Should Congress make laws that would limit amounts that could be awarded to plaintiffs in malpractice cases?
- Are you reasonably satisfied that you are getting your money's worth from the health-care costs you pay for?
- Do you think Americans should be free to shop overseas for less expensive drugs?
- Hospitals, health-care providers, insurance companies, and drug companies are all part of the health-care system. Should the government control prices charged by any or all of these?

A P P R O A C H T H R E E

- Most other developed nations have health-care coverage for all their citizens. Why should that matter to Americans?
- Will government-financed health insurance remove individuals' incentives to keep their health-care costs down?
- Would you be willing to pay higher taxes for a government-managed health insurance system?
- Should a government-sponsored insurance plan for all Americans include financial penalties for conditions that result from a patient's poor health habits?

>> Questionnaires

Questionnaires play an important role in your local forum—and in the national NIF network. Filled out after the forum, they serve multiple purposes. They give participants an opportunity to reconsider their views in light of the experience they have just had and give them a chance to add to what was said or heard in the forum.

The questionnaires also serve a vital role outside the forum. As one means of capturing what happened in the forum, they provide information that can be used to communicate participants' views to others—to officeholders, to the media, and to other citizens.

A national report on the outcomes of the forums on a given issue is produced each year, based on extensive interviews with moderators and the questionnaires that forums generate. Some communities use questionnaires as part of the reports they generate on the outcomes of local forums.

Please return completed questionnaires to your moderator or to National Issues Forums Institute, 100 Commons Road, Dayton, Ohio 45459-2777.

>> The Role of the Moderator

- To provide an overview of the deliberation process
- To ask probing questions about what's at stake in each issue and each choice
- To encourage participants to direct their questions and responses to one another
- To remain neutral

Another important job for the moderator is to fill out the Moderator Response sheet on Page 7 and return it with the questionnaires to National Issues Forums Institute, 100 Commons Road, Dayton, Ohio 45459-2777.

>> For More Information

To order the *Coping with the Cost of Health Care: How Do We Pay for What We Need?* issue book and starter tape, call 1-800-600-4060, FAX (937) 435-7367, or mail to National Issues Forums Publications, P.O. Box 41626, Dayton, OH 45441. Other issue books and tapes may also be ordered from this source.

For other information and to make comments, visit the National Issues Forums Institute Web site at www.nifi.org or call NIFI at 1-800-433-7834.

To post the dates and locations of your forums, e-mail: forums@nifi.org.

Moderator Response

After the forum, please complete this brief response sheet and return it with the questionnaires from the forum.

Moderator's Name _____

Phone _____ Date and location of forum _____

Briefly describe the audience of your forum, including city and state, diversity, age of participants, and number of participants.

What elements of this issue seemed most difficult to the participants?

What common concerns were most apparent?

Were there trade-offs most participants would accept? Describe.

Were there trade-offs most participants would not accept? Describe.

Did the group identify shared directions for action?

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