



Marrying into Free Healthcare

Abigail Cipparone

Policy Advocate for Domestic Issues

In August of this past year, I married a percussionist in the President's Own United States Marine Band and officially became an active-duty military spouse. Since getting married, I have been absolutely blown away by our military healthcare system. Active-duty members of the military are automatically enrolled in their health insurance, Tricare Prime, the minute they enlist. Tricare Prime doesn't charge monthly premiums, and co-pays don't exist. In fact, for Tricare Prime members and their families, all medical procedures and appointments are free. While Tricare Prime members can only use doctors that accept their insurance and can experience longer-than-normal wait times, their experience with the US healthcare system is cost-free. By marrying my husband, I married into universal, affordable healthcare.

In contrast, the seemingly gleeful response to the murder of Brian Thompson, the CEO of the United Healthcare insurance company, reveals how much the civilian health insurance system has failed its customers. Rather than mourning the dead, social media and the internet have been flooded with stories of cancer patients denied chemo or children who died of treatable conditions due to denied insurance claims. In fact, private and employer-sponsored insurance companies deny their customers' medically necessary care 15% of the time.¹ And having private or employer-sponsored insurance does not even control cost in the healthcare industry. In 2022, it was found that the prices hospitals charged to [private and employer-based insurance providers](#) were, on average, 254% higher than what Medicare would have paid for the same services.²

Private and employer-sponsored health insurance policies fail to lower costs, expand coverage, or even make any difference in wait times for their customers compared with public insurance options. Essentially,

health insurance companies act as gatekeeping middlemen who take patients' money and then deny them access to their doctor.

Affordable, public healthcare for all is our only option. We must secure a future where everyone, no matter their ability to pay, gets the healthcare they need to live. Access to affordable healthcare is also a strong Christian value: Jesus healed all who came to him, the early church was known for its care for the infirm and dying, and Christians created the first hospitals as well as the hospice movement. Support for universal healthcare that is both affordable and accessible to all was affirmed by the United Church of Christ in 2009. In fact, a [study](#) by Yale epidemiologists found that universal healthcare in the US would save around 68,000 lives a year while reducing health care spending by around \$450 billion a year.

Luckily, affordable, public healthcare in the United States already exists. Over 1.4 million active-duty military members, as well as their spouses and children, benefit from it every year. Tricare Prime, which requires no out-of-pocket costs, in many ways mimics what other countries, including most of Europe, offer their residents. We don't need to look abroad for a strong model of public and affordable healthcare. We have one already. It is time to use the military healthcare system as a model and develop a universal healthcare program for all. Healthcare is a basic human right. Let's start treating it as such.

¹ <https://premierinc.com/newsroom/blog/trend-alert-private-payers-retain-profits-by-refusing-or-delaying-legitimate-medical-claims>

² https://www.rand.org/pubs/research_reports/RRA1144-2.html

ABOUT THE AUTHOR

Abigail Cipparone leads Domestic Policy in Washington DC as part of the National Setting of the United Church of Christ.

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