The election and the fate of the Affordable Care Act

Few things have stirred as much passion and debate in recent years as the Affordable Care Act, often referred to as Obamacare. Yet, surprisingly it has been on the back burner so far during this Presidential election season.

Supporters of the ACA can point to some facts. The New York Times claims that the number of uninsured in the U.S. has dropped by half. The online BloombergView observes, “Even some skeptics acknowledge that [the] numbers are rather impressive. About 20 million more Americans now have health insurance than before the law was enacted in 2010; in the last enrollment period on the health care exchanges, 12.7 million signed up; almost 40 percent were newcomers. The expansion of Medicaid for the poor is making a mark. Millions of Americans with pre-existing conditions no longer can be denied coverage; kids can stay on their parents’ plan until age 26, and health care inflation is the lowest in years.”

On the other hand, some large insurance companies have been losing money. United Health Group has begun to pull out of the exchanges. The Blue Cross Blue Shield companies have complained about higher-than-expected medical costs among new people in the exchanges. Twelve of the 23 non-profit insurers (co-ops) created to offer insurance through the exchanges have gone out of business. One of the chief reasons is that the early purchasers of insurance were among the sickest of consumers, the ones who needed insurance most desperately, so the claims were higher. Another reason is that enrollment at the beginning was not as large as hoped. The insurers still on the exchanges need to attract healthier consumers, and especially younger ones. The insurers all say they have to raise premiums.

The truth is that the Affordable Care Act is a complex reality,

Continued on Page 5

Look for those BBT shirts

We wear our BBT logo shirts so that we are easily recognizable when someone has questions about Brethren Pension Plan, Brethren Insurance Services, or investing funds for the future. For all BBT employees from the Benefits, Foundation, Communications, and Client Relations departments — to the BBT president — addressing your questions about the many products and services we offer is our number one concern.

You will find the folks with the BBT shirts at Annual Conference and 23 district conferences, and if you work at a retirement community, they’ll be at your workplace too — where they offer insight sessions, make informational visits, and offer one-on-one consultations. These are all the best places to find us in person and let us know what’s on your mind. We hope to see you and hear from you soon. — J.B.
Is humility the answer?

The following statement recently caught my attention —

“It should be entirely possible for Christians to reject Islamic doctrine as invalid and untrue — to maintain theological conviction, in other words — without diminishing their capacity to honor Muslims as fellow members of the human family. Likewise, the political Right should be able to disagree with the Left, and vice-versa, without descending into name-calling, backbiting, and worse.”

— from *Humilitas* by John Dickson

For some months I have been seeking a common thread that ties those of varying viewpoints within the Church of the Brethren together. I wonder what it is. At this summer’s Annual Conference, there are going to be business items that are rooted in same-gender marriage issues. What I have found is that people of many perspectives have drawn a line in the sand because of their religious convictions. This is understandable, because their convictions dictate who they are, based on their interpretations of the Scriptures. Thus, the pending conversations at Annual Conference will most likely be tense, with all who participate in the debate certain that their viewpoints and their interpretations of the Bible are correct.

I have witnessed this topic being vehemently debated in a handful of meetings, the tone of the discourse rising into what, to me, resembles the current political tone, with a goal of winning rather than working for common understanding and governance for the good of the body.

I read the above passage as part of my assigned reading for the MBA program I’m enrolled in, and I wondered, based on Dickson’s premise, if we have lost the humility that long has been the hallmark of Christian faith.

According to Dickson, humility is “the noble choice to forgo your status, deploy your resources, or use your influence for the good of others before yourself.” He continues that there are three aspects to this definition — the act of humility involves dignity, not humiliation; it is by choice, not force; it is social, for the sake of others. These values are important to relationship building and have been important to the Church of the Brethren throughout its history.

This notion is reflected in the life and death of Jesus Christ. To have God’s son, who lived by example serving others, be put to death in an act of self-sacrifice for others, illustrates the embodiment of the humble servant. It is this story that leads to the modern-day servant-based interpretation of the ancient word, *Humilitas*.

What’s my point in all of this?

Within a group’s dynamics, whether it be a gathering of friends, a company, a church, or even Church of the Brethren Annual Conference, there are certain attributes that are expected from both the leaders and the followers if the interaction is to be done in an ethical manner. According to Craig Johnson, author of *Meeting the Ethical Challenges of Leadership*, strong elements of leadership character include courage, temperance, wisdom and prudence, justice, optimism, integrity, humility, reverence, and compassion. Strong elements of followership character include the courage to assume responsibility; to serve; to challenge; to participate in transformation; and, if need be, to leave.

What seems to tie these elements together is humility. Perhaps this is the thread for which I’ve been looking. Humility does not require an abandonment of one’s deeply held beliefs. Humility does improve the chances of God’s Holy Spirit shining through with new understanding, not necessarily on the Scriptures, but on how to address difficult circumstances. Humility does not assume compromise but it keeps the door open for dialog and relationship. If leaders and followers were to embrace humility, perhaps they could move away from a “win or lose” mentality and serve others in a dignified manner.

Dickson believes that humility lets you “learn, grow, and thrive in a way the proud have no hope in doing.”

Perhaps a renewed commitment to follow in the humble footsteps of Jesus, and to embrace the traits of ethical leadership and followership, would transform discourse into a productive exercise.

May it be so. — N.D.
“To chance your arm”

How can anyone reasonably think a world free of conflict might be possible? Our politics are deeply polarized. Many of our leaders are xenophobic. Our nation is embroiled in military activities in Afghanistan and elsewhere. There are, depending on who is counting, between 10 and 15 armed conflicts in the world in which more than 1,000 people are killed each year. And the denomination that BBT serves is deeply divided.

Jesus’ dictum to love your enemies seems, at best, difficult and unreasonable. The spectrum of those we have trouble loving runs not only from our enemies but through our fellow citizens and even to our fellow church members, which makes loving your enemies seem impossible. Yet nothing is more important than bridging the gap that tears the human community apart. Consider the following story of the Fitzgeralds and the Butlers.

In 1492, two noble Irish families, the Fitzgeralds and the Butlers, were in a bitter feud. The tension escalated into violence, and the Butlers took refuge in the Chapter House of St. Patrick’s Cathedral in Dublin. But the Fitzgeralds had a change of heart and asked the Butlers to come out in order for the two families to make peace. The Butlers did not trust the offer and were afraid they would be slaughtered if they left their sanctuary. So the head of the Fitzgerald family ordered a hole to be cut in the cathedral door. He thrust his arm inside and offered his hand in peace. When the Butlers saw he was willing to risk his arm, they shook hands with him through the door, then came out, and the two families were reconciled. Today the door is on display in the cathedral, and there is an expression in Ireland — “To chance your arm.”

The hardest thing to do is to put yourself in your enemies’ shoes. Are you willing to look at the world through their eyes? Are you willing to feel what they feel? Are you willing to be vulnerable? You will no longer have the protection of a wall of anger, judgment, and dislike. You will have to see your enemies as people. You will have to feel their pain. You will have to find or make an opening and reach out.

Some years ago in the exhibit hall at the Church of the Brethren Annual Conference, booths representing two deeply different points of view were opposite one another. People peered at each other across the aisle with distrust. One day during a lull in traffic, a man from one booth walked over to the other booth and spoke to a woman because he knew her daughter had died from cancer, and he was thinking of his own son who had died. They were both bereaved parents. As they talked about their shared grief, their differences disappeared.

Stories like this are heartwarming, and they remind us of what is possible, but we cannot allow them to obscure the hard and difficult work that reconciliation is. The truth is that most of us would rather not walk across the aisle and be in the same space with those we dislike and disagree with. In our worst moments, we human beings would rather destroy one another than find ways to care for and love each other. Even the small ways in which we push one another away and refuse to see each other’s point of view are on a spectrum that parallels the annihilating violence we see across the world. If we cannot step across the aisle in the Annual Conference exhibit hall, or in the U.S. Congress, what can we possibly say to people who are at each other’s throats in the trouble spots of the world?

When put that way, there seems to be no hope. But then we hear a story like this one from Rumors of Another World, by Philip Yancey, that took place during the period following apartheid in South Africa. A policeman faced a woman in the courtroom and confessed to the brutal killing of her son and husband. “What do you want?” the judge asked the woman. “He took all my family away from me, but I still have a lot of love to give. Twice a month I would like him to come to the ghetto and spend a day with me so I can be a mother to him.”

The simple truth is that we must find ways to be mother or brother or sister or father to our enemies. Until we can do that, the cycles of war, vitriolic politics, and angry disagreement will continue. It takes a great deal of soul work to be able to show the loving spirit of the South African woman, but it starts by “chancing your arm.” May it be so — in the world, in our nation, and in the church. — J.L.
It pays to be vigilant about your credit rating

You know your credit rating is important and that not paying attention to it and not protecting it can be harmful to your financial health. Do you know how your credit score is calculated and the positive and negative effects it can have? Here is some information and simple tips that you may find helpful when it comes to credit scores.

What is it?
Your credit rating or score is a number created through a statistical method that determines how likely it is that you will keep your financial promises, or that you will pay back money you borrow.

There are three credit bureaus. Each issues a score, based on many of the same factors, which are:

- Your credit payment history
- Your current debts
- The length in time of your credit history
- The mix of types of credit
- How frequently you have applied for new credit.

The three major credit bureaus are Equifax, TransUnion, and Experian. The scores from these bureaus will vary slightly. They use the same information but in somewhat different ways.

Sometimes your credit score is called a FICO score. This stands for Fair Isaacs Corporation, which created the software that calculates credit scores. “Credit score” and “FICO score” are used interchangeably.

When is it used?
Your credit rating comes into play when you apply for a financial arrangement that requires trust. Examples would be:

- Applying for a credit card
- Applying for a mortgage
- Arranging for an auto loan
- Setting up a cell phone account

The level of your credit score will often determine the kind of arrangement that is offered to you. For instance, when you seek a mortgage, your credit score will affect the level of interest you will pay, which in turn affects the size of your monthly payments.

What does the number show?
Credit scores can range from 350 to 850. Here is what they mean:

- Excellent 750+
- Good 700-749
- Fair 650-699
- Poor 600-649
- Bad Below 600

What are the effects?
Here are some of the effects of a bad credit rating:

- High interest rates on credit cards and loans
- Credit and loan applications that are not approved
- Trouble getting approved for a rental
- Security deposit demanded on a utility
- Cell phone contract refused
- Higher insurance premiums
- Difficulty starting your own business
- Difficulty purchasing a car
- Difficulty getting a job

Here are some of the effects of a very good credit rating:

- Attractive mortgage and refinancing rates
- Lower financing rates on a car lease
- Easy vacation home rental reservations
- Excellent credit card deals
- More power for negotiating any kind of loan or financing

What can happen if you don’t pay attention?
It is important to pay attention to your credit rating. According to the online Huffington Post, a 2013 Federal Trade Commission study found that one in five consumers have errors on their credit reports, and for one out of every 20 consumers, those errors could mean higher interest rates.

It is wise to check your credit report. Every consumer is entitled to one free credit report per year from each of the three credit repositories. You can order your free credit report by going to:

annualcreditreport.com/index.action

Tips to improve and maintain a high credit score
Here are some things to consider:

- Make loan payments on time and for the correct amount.
- Avoid overextending your credit. Don’t max out your credit cards.
- Unsolicited credit cards that arrive by mail may be tempting, but they also may promote a lifestyle of debt and living beyond your means.
- Don’t allow bills to be overdue, and if you do, pay as promptly as possible. If you encounter any problems repaying your debt, call your creditor to make repayment arrangements. If you tell them you are having difficulty, they may be flexible.
- Be aware of what type of credit you have. Credit from financing companies can negatively affect your score.

Continued on Page 5
**BBT welcomes new staff member**

Jeanette Mihalec will be joining the BBT staff as the employee benefits specialist. Jeanette will begin her duties on Monday, June 20, and will report to Tammy Chudy, assistant director of Employee Benefits.

Jeanette holds a Bachelor of Science degree in General Studies from Northwestern University, majoring in economics with minors in science/mathematics. She also has had other education and training in financial planning and has utilized that training in prior work experiences. Jeanette is very involved in the Elgin community where she resides. She attends St. Laurence Catholic Church in Elgin.

**It pays to be vigilant about your credit rating** continued from Page 4

- Keep your outstanding debt as low as you can. Continually extending your credit to your limit is viewed poorly.
- Limit your credit applications. When your credit report is looked at, or “hit,” it is viewed as a bad thing. Not all hits are viewed negatively (such as those for monitoring of accounts, or prescreens), but most are.

Credit is not built overnight. It is easier to lose your good rating than to rebuild it. You want to provide creditors with a long credit history because a longer record of good credit is favored over a shorter period.

**The election and the fate of the Affordable Care Act** continued from Page 1

difficult to analyze and evaluate, and easy to criticize and attack. Still it goes into the election season with some strength. According to the BloombergView, “The explanation may be that for all its controversy and imperfections, the sweeping law has taken hold. ‘This is in the fabric of the nation,’ says Health and Human Services Secretary Sylvia Mathews Burwell.”

Donald Trump has promised, “On day one of the Trump administration, we will ask Congress to immediately deliver a full repeal of Obamacare.” Hillary Clinton has said, “As president I’ll defend the Affordable Care Act, build on its successes, and go even further to reduce costs.” Bernie Sanders, who helped pass the Affordable Care Act as a Senator, continues to support it, but he has a more radical view. “Health care must be recognized as a right, not a privilege. Every man, woman, and child in our country should be able to access the health care they need regardless of their income. The only long-term solution to America’s health care crisis is a single-payer national health care program.”

Of course this is campaign rhetoric, and it remains to be seen what, if anything, any of the candidates can do when elected, and even then, their ability to act will depend also on the makeup of the House and Senate after the election.

But one thing seems clear and everyone seems to agree with this. The cost of insurance through the exchanges will go up and possibly precipitously. Analysts seem to see this as inevitable. The reason this relates so closely to the election is that the open enrollment period for the exchanges begins on Nov. 1, just days before people go to the polls. Republicans think a sharp rise of premiums under the ACA will work to their advantage.

According to The Hill, state regulators do have the power to reject increases, and ACA’s financial assistance has income caps that limit the amount of premium enrollees have to pay, so most people have some protection against premium increases. Democrats will use these arguments.

In this surprising and chaotic election season, with the fate of the ACA being uncertain, it doesn’t seem like a prudent time to be making any big decisions about health care coverage. However, as Burwell said, it is now part of our “fabric,” so hopefully, whoever ends up leading the country for the next four years will make decisions for the greater good, keep this fabric intact, and ensure that all Americans have quality, affordable care when they need it. — J.L.
The uncertain future of health care in the United States

Insight and Understanding from BBT

Education is always a key component of the services of Brethren Benefit Trust, but the period between early July and late November offers special opportunities. At Annual Conference, June 29 to July 3, BBT staff will be available in the exhibit booth to answer questions. Staff members and other experts will lead the following insight sessions —

- Creating a plan for the fourth season of life
- Are you an invited guest?
- Wait a minute, our pastor is self-employed?
- Effectively board
- Keeping an eye on the market
- Are you really ready to retire?
- Quick-start guide to budgeting
- Top 10 estate planning “no-no’s”
- How may we better serve you?

From July through November, BBT staff members will be present at 23 district conferences, and these are particularly good times for interacting with staff. Staff is also available to lead workshop sessions for your church, district event, or retirement center at any time throughout the year. Topics range from “Help! There’s too much month at the end of my money!” to “Finding the balance sheet,” to “Your ticket to retirement.” You can find the full list on the BBT website at cobbt.org/workshops.