

ISSUES IN PERSPECTIVE

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PERSPECTIVE NUMBER ONE

IS THERE REAL CHOICE IN AMERICAN HEALTH CARE?

Would any of the bills working their way through Congress increase the choice of American consumers in terms of their health care? The answer is no! David Leonhardt of the *New York Times* writes: “That’s a reflection of the thorny politics of health care. On the one hand, big interest groups are lobbying hard to keep some form of the status quo. Insurers don’t want people to have more choice. Neither do employers nor labor unions, which now control huge piles of money spent on health care. Nor do hospitals and drug makers, which benefit from all the waste now in the system. On the other hand, the people who stand to benefit most from having more choice—all of us—are not agitating for change, because the costs of the system are hidden from us. A typical household spends \$15,000 each year on health care. But most of it comes in the form of taxes or employer deductions from paychecks, which means insurance can seem practically free.”

The point is that no proposal currently under consideration would truly reform health care in America. No proposal currently being considered in Congress would give US citizens more control over their health care. No proposal would allow health insurance to be fully under the brutal and wonderful forces of the market. No proposal would empower consumers to treat their health care choices the way they treat everything else they consume. For example, most people consider price, quality and customer service when they make decisions to purchase things. Most people purchase a car or a home based on competitive price and the quality of the item. Most people scrutinize and weigh many factors when they make a decision to buy an item. The only exception is health care choices. There is little competition when it comes to health care. The typical consumer of health care must accept what their health insurance company or the HR department at their place of employment tells them to accept. Further, customer service plays no role in the decision-making of health care consumers. You must accept what is offered no matter how bad the service. Consumers are restricted to the plans their employer or the government mandates. Insurers are therefore spared the rigors of true competition, so consumers must accept what is offered. The end result is high costs and spotty, usually unsatisfactory service. When intellectually honest people look at this system, few could defend it. Unlike so many other aspects of our economy, the health care industry has little competition, little exposure to true market forces and does not really need to be concerned about customer service. It is difficult to defend this!

President Bush, at the end of his first term, introduced the Health Savings Account (HSA) idea, which was an attempt to initiate some competition into the health care system and empower the typical American citizen to view their health care decisions in the same manner as everything else they consume. The labor unions and most health insurance companies hate this innovation, because it takes power and influence away from them. The HSA is not an end-all solution but it is a step away from the nearly monopolistic system we currently have and which would be maintained under all major proposals currently before the Congress. If our President and our Congress truly want to

reform the health care system in the US, give Americans real choice; let the market forces truly work; and empower US citizens to be true consumers, weighing costs, quality and customer service when they make their choices. All current proposals would simply maintain the status quo, which means no real choice for the consumer. You take what is offered—by your employer or by the government. It will perpetuate the semi-monopoly we currently have in the health care system of the US. In my judgment that is not reform. That is paternalistic government gone wild.

See David Leonhardt's essay in the *New York Times* (26 August 2009).

PERSPECTIVE NUMBER TWO

ARE WE ALL HINDUS?

Lisa Miller, who writes for *Newsweek*, recently wrote an intriguing article entitled, "We are all Hindus now." She writes, "A million-plus Hindus live in the United States, a fraction of the billion who live on Earth. But recent poll data show that conceptually, at least, we are slowly becoming more like Hindus and less like traditional Christians in the ways we think about God, our selves, each other, and eternity." Miller articulates three ways in which Americans manifest, at least practically speaking, the Hindu worldview.

1. A Hindu believes that there are many paths to God. She cites a 2008 Pew Forum survey which found that 65% of Americans believe that "many religions can lead to eternal life," including 37% of white evangelicals.
2. Central to Hinduism is a belief in reincarnation, the transmigration of the soul after physical death to another living being. Miller cites a 2008 Harris poll that finds 24% of Americans believe in reincarnation.
3. Typically, Hindus burn the body after death. Miller cites the statistic that 1/3rd of Americans now practice cremation.

In my judgment, what Miller cites is not evidence that Americans are embracing Hinduism; rather, these beliefs and practices reflect the Postmodern commitment to radical autonomy, relativism and pluralism. Broadly speaking, Americans have abandoned a commitment to absolute truth and the exclusive teaching of biblical Christianity and adopted a rather radical toleration of all "truths." Nonetheless, her article gives us an opportunity to examine Hinduism as a worldview, which is the main thrust of this second *Perspective*.

Hinduism is perhaps the most complex and difficult worldview to understand, especially to the western, rational mind. It seems to hold frequently contradictory tenets and is the most difficult to summarize. Hinduism gradually grew over a period of five thousand years, absorbing and assimilating all the religious and cultural movements of India. It has been likened to "a vast sponge, which absorbs all that enters it without ceasing to be itself. . . Like a sponge it has no very clear outline on its borders and no apparent core at its center."

HINDUISM AS A WORLDVIEW: ITS THEOLOGY

Hindu theology is complex and difficult for the western mind. Foundational to Hinduism is the concept of Brahman. Brahman is the unchanging reality of the universe. It is the unity that is in the universe and yet beyond it. All objects, animate and inanimate, are included in it. Gods, humans,

For the Western, rational mind, one major question looms in Hinduism: How can there be different beliefs in different gods (Hindu polytheism) and yet still maintain the reality of oneness, so central to the Hindu idea of Nirguna Brahman? Because of the relative unreality of God himself in the theistic sense, the realization that all concepts of God are human and all creatures are Brahman, it seems to be only natural that the Hindu can tolerate the worship of an form of any kind as a manifestation of Reality. This is the framework that allows the most advanced Indian philosopher to feel that the most primitive animist, in living up to his best light, is *on the path* to the realization of Reality.

Although Hinduism seems therefore to be a polytheistic religion, in reality, its theology contends that there is one monistic Nirguna Brahman. Ultimately, all regions and all beliefs reflect some kind of “path” to that Reality. Hence the “sponge” we know as Hinduism.

HERE ARE SOME DEFINITIONS CENTRAL TO UNDERSTANDING HINDUISM:

- “God”--In Hinduism the Supreme Being is the Impersonal, Nirguna Brahman, a philosophical Absolute, beyond all impediments, either ethical or metaphysical.
- “Man”--The human is an emanation or temporary manifestation of the Impersonal Brahman. The human is not inherently or permanently valuable nor is the human accountable to “god.”
- “The World”--The physical world is a temporary, worthless illusion due to the veil (or “maya”), which hides the Impersonal Brahman.
- “Reincarnation” or “samsara” is the belief in the transmigration of the soul. There is a cycle of rebirth after rebirth after rebirth of the soul that goes on and on. One could be reborn as a wealthy aristocrat or as an animal, a beetle, worm, vegetable, etc.
- “Karma” is the cause of what is happening in one’s life now. The Law of Karma (“karma” means “works, deeds”) is the law that one’s thoughts, words and deeds have an ethical consequence fixing one’s lot in future existences. “Karma” is what determines the nature of the next birth in the cycle.
- “Moksha” is the release from the cycle of reincarnation, the cycle of life. It is salvation from illusion and release into the true reality of Nirguna Brahman.
- “Nirvana” is not a place but a state in which self-awareness is lost and oneness with Brahman attained.
- The “Caste” system originated around 500 B.C. and constituted the fundamental social system of Hindu India. There were four main castes and a group called the “out-castes,” the “untouchables,” obviously outside the four main castes. As Hinduism developed, the Law of Karma was tied to the caste system. Today, the caste system is technically illegal in India, but its manifestations linger in the Indian social order.

Hinduism is a perverse worldview that has enslaved over 1 billion people. It is devoid of all aspects of grace and fosters a works-righteousness system of legalistic rules and restrictions. It is truly one of the most tragic religions of our world. Lisa Miller’s condescending caricature that “we are all Hindus now” ignores the true nature of this ancient religion. As I stated at the beginning of this *Perspective*, her observations have more to say about Postmodernism than they do Hinduism.

See Lisa Miller in *Newsweek* (24 and 31 August 2009), p. 70 and James P. Eckman, *The Truth about Worldviews*, pp. 27-32.