

The Linacre Quarterly

Volume 63 | Number 1

Article 8

February 1996

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Recommended Citation

Grisez, Germain (1996) "Difficult Moral Questions: May Physicians and Dentists Try to Maximize Income?," *The Linacre Quarterly*: Vol. 63: No. 1, Article 8.

Available at: <http://epublications.marquette.edu/lnq/vol63/iss1/8>

Difficult Moral Questions: May Physicians and Dentists Try to Maximize Income?

by

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The following is one of the questions that I am preparing for *Difficult Moral Questions*, which will be the third volume of *The Way of the Lord Jesus*. The response given here will be revised further before the book is published. So, I will welcome readers' letters with criticisms and suggestions for improvement. I also will be glad to receive other difficult moral questions to which readers have been unable to obtain an answer.

Statement of the question:

I am finishing the first year of medical school, and my studies are going very well. My dad is a physician, and I plan to follow in his footsteps, because medicine is a good profession, offering the satisfaction of helping people, the freedom to work as one's own boss, and adequate income.

My brother, who is finishing his dental training in orthodontics, brought home a booklet put out by one of the companies that makes the equipment used in dental offices. The booklet tells people who are about to set up their practice in dentistry or one of its specialties how to maximize their income within parameters set by their other desires regarding the kind of place they want to live. It breaks the whole U.S. down by states and counties, gives every county's population and average income, and tells how many dentists and dental specialists practice there for each "market unit," a quantity calculated by factoring in population, per capita income, and things affecting net real income for someone in dental practice — cost of living, costs of practice, taxes, and so on. My brother, who is thinking about where to set up in orthodontics, spent a lot of time during the holidays ranking twenty-five counties that have a good ratio between orthodontists and market unit according to some of the criteria used in a recent study identifying the

fifty U.S. cities having the best living conditions.

Since I hope to marry and, like my dad, become the father of a large family, I expect to need a good income. Still, it seemed to me that my brother's approach to deciding where to practice involved the wrong priorities. We always enjoy a good argument, so I challenged him, taking the position that a better approach — which is much simpler and the one I actually will follow — would be to think first in terms of raising a family by beginning with the study identifying the fifty cities that are good places to live and then ranking them by the practitioner-to-market-unit ratio, so as to take into account, but only secondarily, each city's potential for maximizing income.

Starting from what our mother often points out, that our first concern should be to try to see what is morally right, we agreed that in a question of this sort, where neither alternative violates any of the Commandments, the morally right approach is the one involving the right priorities. Then we argued about whether his approach or mine involves the right priorities. Needless to say, neither of us convinced the other. Since you are looking for difficult moral questions, I am sending you this one: Should physicians and dentists put maximizing income ahead of practicing where conditions are good for raising a family, as my brother thinks, or the other way around, as I think?

Analysis:

Each Christian has a personal vocation, a calling to serve Christ in serving his or her sisters and brothers. This question calls for clarification of health care service as an element of personal vocation, and a discussion of how other elements of a professional's vocation — in particular, his or her marriage and family life — can be integrated with a Christian commitment to professional service. Money is only an instrumental good, which always should be subordinated to the basic human goods that fulfill persons: life and health, marriage and family, and so on. So, a Christian should not seek to maximize income, but should be satisfied with that level of income adequate to fulfill his or her vocational commitments.

A suitable reply might be along the following lines:

It is commendable that you wish to follow your mother's advice by trying first to find out what is morally right. Moreover, you have the better of it in your argument with your brother. Money never should be the first consideration for a Christian as it so often is for our nonbelieving neighbors. Money and the things it can buy are, after all, only means, while raising a family is something good in itself, and, certainly, basic human goods deserve priority over instrumental ones. Your parents obviously have tried to bring you up as Christians, and their effort has borne some fruit in you. It sounds, though, as if your brother may not have taken in Jesus' warning about how hard it is for the wealthy to enter the kingdom of heaven.

While you have a more authentic sense of values, however, I am afraid you still

tend to think too much about about your self-interest in those values. It may be significant that, in saying why the medical profession is good, you speak of the satisfaction of helping people rather than of the benefit to them of the physician's service. Then too, while a man called to be a husband and father certainly ought to consider the impact that decisions regarding his profession will have on the good of family life, it is wrong for anyone to regard his or her work as a mere means of making a living, so that others' needs for the products or services to which it leads are inadequately considered or even overlooked entirely. Finally, and most importantly, nothing in your question indicates that you have ever seriously asked yourself what God is calling you to do, what his plan for your life is, and how you should follow Jesus, who came not to be served but to serve.

The way to hear what God is calling you is to consider, on the one hand, what your gifts are (and also your limitations), and, on the other hand, what needs people have that you could help to meet by putting your gifts to work. Comparing the two, and taking into account the likelihood or unlikelihood that others will help people meet their needs if you do not, you will discern rather easily, I believe, the part God is offering you in the carrying out of his plan for the preparation in this world of his heavenly kingdom.

Since you are doing well in the first year of medical school, you seem to have discovered one important element of your vocation: caring for people and helping them fulfill their responsibility to sustain life and promote and protect health in themselves, their children, and others. When the medical profession is considered in this way, the ratio of practitioners to market units in a given area will be a helpful index to where you should establish your practice. You should use this index, however, not as your brother did or as you proposed to do, but in exactly the opposite way, so as to see where needs are greatest and the likelihood that others will meet them least. Of course, the requirements of other elements of your vocation also should be taken into account.

Your hope to marry and raise a large family suggests that doing so might be part of your vocation. However, you at least should consider the possibility that your gifts for medicine and people's needs for your service are so great that God is calling you to forgo having your own family so that you will be able to offer greater and more selfless service to other families. Perhaps, however, after considering the question as you should, you still will be confident that marriage and fatherhood belong to your calling. If so, be sure to consider them in that way, not merely as things you might enjoy for your self-satisfaction. Then you will be careful about whom you marry and will have a sound principle for making decisions about regulating births.

A most important part of discerning God's will for your life will be seeing how central elements of your vocation — in particular, profession, on the one hand, and, on the other, marriage and fatherhood — are to be integrated harmoniously, each complementing the other. Of course, there are other elements: religious responsibilities, civic duties, friendships, recreation, and so on. Indeed, in his plan for each of us, God has omitted nothing. So, you must discover every part of the life of good deeds he has prepared for you and then weave all of those elements together into a seamless whole.

When you have begun to understand your life in this way, and not before, you will begin to be able to judge what financial and other resources you need to fulfill your vocational responsibilities. Only then will you be in a position to consider how to obtain those resources. Unless you find that you are called to practice medicine in some poor country, you are very likely will have no difficulty obtaining all the money you need in payment for your medical services.

Indeed, your problem may well be how best to limit your income to that justly due you. The supply of medical care always is limited, and the conditions under which it is provided make it virtually impossible for people to shop for good values for price. So, there is no real market in medical services, and within wide ranges fees are not limited by competition. At the same time, spending for medical services seldom is optional. Under these conditions, the ordinary and customary fees for medical services in the U.S. appear to be unreasonably high. In defense of their fees, physicians often point to their costly education, additional years of training at low pay, high overhead, large insurance premiums, long hours, and so on. Even taking all those factors into account, however, physicians' net income appears to be ample. How, then, are you to tell how much to ask for your services?

The answer will depend upon who is paying and from what resources the payment is to be made. Where government programs and/or insurance provide a certain amount, I doubt that you will have any reasonable basis for charging any patient more. But it seems to me that without injustice you can accept what such payers provide, for, although the payment may be excessive, the structure determining it is not of your making and is so complex and shot through with injustices that you cannot reasonably be expected to rectify it case by case. However, when you serve the poor who must personally pay your fee or go without care, you should charge only what they can pay without giving up other necessities — that is, adequate diet, decent shelter, or the other things you regard as essential for yourself and your family. Of course, if you occasionally serve the wealthy who are ready, willing, and able to pay what generally are regarded as reasonable and customary fees, you may accept their payments and use any excess income thus received to meet your responsibilities.

You perhaps have the gifts and will find opportunities to work toward the reformation of the medical profession so as to subordinate it, as it should be subordinated, to people's needs and to accommodate it justly to their means. Therefore, you should consider the possibility of working in professional associations and/or trying to influence legislation to bring about needed reforms.

What should you do if, proceeding as I have outlined, you find the income from your practice either exceeding your own true needs or falling short of them? If the former, you may simply assign the excess to meeting the always pressing responsibility to help others in dire need. If the latter, you should seek other sources of funding, such as government subsidies or foundation grants. If you can find no such sources, you should share the poverty of those you serve insofar as you can do so in good conscience considering, for example, family responsibilities, and then, if necessary, adjust your professional practice to serve a greater number of affluent people, perhaps along with the poor or perhaps for a

certain interval, so as to obtain needed income.

I realize that the preceding reply to your question gives you far more advice than you asked for. You might say: "If I undertake to follow it, I might as well become a monk and take a vow of poverty!" Not so. Jesus' teaching about relationships with others is: "You shall love your neighbor as yourself" (Mt 22.39) and "Love one another as I have loved you" (Jn 15.12) — that is, with an other-serving, self-sacrificing love. Applied to matters of income and wealth, this teaching makes radical demands on Christians, especially on the affluent. But, following so-called common sense, most of us, including most who have taken a vow of poverty, do not take those demands seriously. However, though Jesus' reply to the rich young man was not in keeping with the common sense of his listeners, it was part of the saving good news he preached. That young man went away sad, but he would have been more sensible and also happier had he followed Jesus' advice, which everyone, not only an elite are called to follow (see *Vertatis Splendor*, 16-24). Considered as a whole, that advice is nothing less than a prescription for a good and holy life, which will deserve and receive the only payment that will never lose its value: "Come, you that are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world" (Mt 25.34).

I hope you will take this reply to heart and, having done so, share it with your brother and your fellow medical students. I also hope it will help him and at least some of them to think more uprightly about their profession.
