

Written by Allan Besselink  
Sunday, 27 January 2008 16:01

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I am of the understanding that as it stands right now, the price tag for the war in Iraq is well on it's way to one trillion dollars. That's a one with a lot of zeros after it. In some ways, it's almost impossible to imagine. No, in ALL ways it's quite impossible to imagine.

In the not-so-distant past, we've also been told by our leaders that the cost of universal health care is prohibitive. As a matter of fact, we're one of the few (if not the only country) in the world that doesn't have some level of universal health care. The media and politicians have entitled it "socialized medicine", evoking the response of the average American who relates "socialism" with, well, a big nasty entity from the Cold War era. Hold on one second while I ponder this thought. We have enough money in the coffers of the US Treasury to support a "war" that is outside of our own borders, a war that a growing majority of tax-paying citizens don't support ... but we don't have the money to fund a better system of health care?

Let's put it bluntly. There is no question in my mind that the cost of some level of universal health care can be covered by a trillion dollars. The truth of the matter is that it can be covered by a LOT less than that.

In the meantime, what do we have? A growing percentage of middle class Americans, hard working people that believe in the American dream, that are paying their taxes and just trying to stay even let alone get ahead.

Health insurance - an interesting concept. You pay a premium to an insurance company for a certain level of benefits. You pay for your health care. The insurance company unilaterally decides if they are going to pay for it or not . They decide if it's a pre-existing condition or if it's covered under your policy. There are plenty of examples of them simply choosing not to cover you regardless of the situation - at their choice. But isn't that exactly what insurance is for? To cover your medical costs in case of emergency or illness?

Then we have the harsh reality of the uninsured. It's a growing percentage of the population - and it's not just the elderly or the young. It's the 25 - 40 age group.

Have you seen the movie "Sicko"? If you aren't up in arms after watching it, you probably won't see the point of this post. I've worked in the Canadian and American health care systems - and I have been a patient in the Canadian and American health care systems - and frankly, Mr. Moore isn't so far off the mark. He's certainly closer than the politicians, lobbyists, and media would have you think.

I can guarantee you that the cost of paying for the uninsured is getting shifted to someone. As it stands right now, the slack isn't being picked up by the benevolence of the hospitals or providers, contrary to what they might want you to believe.

Let me give you an example of this. Provider A bills Insurance company B for service C for patient D. Insurance company B has a certain rate at which it is going to pay for service C. Provider A, wanting to make sure that they get the maximal reimbursement, essentially bills far more than they know they are going to be reimbursed. Yes, this is a reality.

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Patient E, who is uninsured and receiving the same service C as patient D, must be billed the same rate otherwise it would be considered insurance fraud. Patient E can't afford it - and it's pretty hard ethically to deny someone the care (can anyone say "Hippocratic Oath"?). So Patient E can't pay it, and with any luck, Provider A cuts them a deal for reimbursement of a certain percentage of the original rate - probably close to what the insurance company B would reimburse anyways. Admittedly, every so often, the provider takes the loss.

So after all of this game playing is done, what have we got? A mess. Those with insurance are paying for those without, no matter how we look at it. Either it's happening via an increase in premiums, or an increase in service cost - or both. All of this finagling leaves us in one hell of a mess - and more people simply not having a basic level of care.

Isn't it time for us to look within our borders and start addressing the problems of the people that live here? Shouldn't that be a priority for the elected officials of this great land?

And when is everyone going to decide that they've simply had enough of all of this insanity?

A trillion dollars spent wisely would solve a lot of problems, wouldn't it?

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