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about 910 words

HEALTHCARE OR HEALTHSCARE IN AMERICA...PLAN B?

By Jean-marie DeLeon

I love our health care system.

In America, we are blessed to have the finest medical facilities that *your* money can buy. Our doctors work hard to keep abreast of all the innovative forms of treatment, advanced technologies and medicine...that *your* money can buy.

Okay, I guess my emphasis on *your* money is a little exaggerated.

There is insurance, of course, and if you can afford FULL COVERAGE...it helps to cover the costs of all these

medical advancements. But if you notice, I said FULL COVERAGE. If you are a blue-collar worker trying to make ends meet and paying all of your living expenses, the health coverage you get may not quite cover the bill. It *might* cover your medications, if you need them, a little emergency care...if you don't stay overnight...doctor visits, etc...little dabs here and there, all of which are taken from a hard-working individual's paycheck—on the average about thirty percent of your gross, give or take, depending on family size.

Now, after that's taken out, plus taxes etc, the take-home that's left is for food, housing and other essentials— not counting the rising cost of utilities that seem to go up every time they sneeze the wrong way (that in itself is a another issue...we'll leave it for another day.) Anyway, with all of these costs, it just doesn't give you any breathing room for emergencies...but I digress here.

So all of these dabs, as I stated earlier, are taken out of everyone's paycheck, all over the country. And this is how your money pays for the new, advanced technology of today...and I suppose all of this benefits us as a whole...that is if you have FULL COVERAGE.

But on the average, a regular blue-collar worker can't afford FULL COVERAGE.

So instead of bringing the premiums down, in order for every hard working American citizen to be able to afford good insurance, they go up, with all kinds of stipulations in order to get the coverage.

Hmmm...I don't understand that one.

So you have an individual who is hard working and pays his dues...everything's going fine...then an emergency comes up...either the individual or a family member has to go to the emergency room for an illness or incidental.

But that's okay, they have insurance, right?

For this scenario, we'll give the person heart trouble.

They're taken in (which costs) first examination (which costs) second examination, IV's, aspirin, EKG's, and their monitoring systems...talking to the doctor, and whatever else the emergency facility wants to throw in. I say this because, have you ever seen an emergency room bill? *Their* view of what was done is totally different from your view...but maybe you were delirious at the time and don't remember.

But you have insurance...you're okay, right?

So, you hand them your insurance card proudly, and they accept with a smile.

Finally, the emergency is over and you can go home.

Okay, later in the month...the bill arrives. An itemized list of all the specialized treatment and top of the line technology that they used, just so you can feel better. Looking over the large costs, for this or that treatment, some of which of course, you don't remember getting, (you were delirious) then comes the breakdown: what your medical insurance PLAN B, paid for and what it—DID NOT!

There goes the heart again...

Well, with living expenses and taxes, you could only afford PLAN B...which is a squeeze to begin with...there is no way you could afford PLAN C or D, and still make your other bills...the ones you need to live...but now, you can't even afford the left-over that your insurance did not cover.

So, being a good hard working, taxpaying citizen, you call the 1-800...number listed on the bill to see about a payment plan that you can afford. There we go again...another "PLAN." On top of the other PLAN that's already taken out every week or so.

If you're lucky, you might get a kind and understanding billing agent who is willing to work with you, but you know as well as I do, that the only way to get a caring person on the phone is if—they slip through the cracks of the hiring process for billing agents that day.

Most of the agents that you finally talk to...after slugging your way through the automated button pushing menus, are let's say, in the *niciest* way, just working and worrying about their own paychecks and don't have the time to listen or care about your problems. So, you tell them that you can only afford this; they say you have to pay that; and that's the end of it...you hang up, stunned that you have just committed yourself to X amount of dollars each month in addition to your regular bills.

So of course, down the road, you can't keep up with the payment. You call 1-800 again, the rule of thumb being—second call, nastier person.

Finally the rudeness engulfs you.

Becoming indignant and final, you say, "I simply can't afford this!" Then the tone of the billing agent drops down a notch, and with skillful tongue, and a power trip attitude, they say, "That's fine Mr. or Mrs. whomever, we will just garnish your wages..."

In shock, you hang up and back to the hospital you go...the process starts all over again.

I love this Healthcare system...don't you?

THE END