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## Why the Health Care System is Broken!

The system has a broken leg. They want to fix it by shooting it in the foot or by casting the wrong leg! Tell people they should have the best medical care; tell them they should not have to pay for it; tell them they deserve it by right. Now expect them to be thankful and to pay their dues!

Medicare is being embraced as a model by Federal and State legislators. Consider this patient who had hand surgery in the office. It cost him \$50 in deductible, but Medicare refused to pay the physician \$200 for supplies used in office surgery. That was therefore the physician's cost for the privilege of caring for this patient. Soon the patient needed the same procedure performed on his other hand; this was done as an outpatient at the hospital surgicenter. That cost the patient \$500, and Medicare over \$5,000 in hospital bills. That's Medicare's idea of saving two hundred dollars ! And would you believe the law does not allow the patient to pay those \$200; which would have saved **both** him and Medicare a lot of money.

Patients must see a gatekeeper and workers a panel physician prior to getting appropriate treatment. The implication is that specialized care can be avoided in this fashion. As a result definitive treatment is postponed in many cases, and specialists must deal with complications of delayed and inappropriate treatments. Workers are told that they are fakers, disability is prolonged, and the cost of medical care increased.

Insurers are short-cutting both patient and physician. By withholding a patient's due they instigate legal action, and from there on things only get worse. By underpaying physicians, they remove all incentives for physicians to make themselves available and to research faster ways to return the injured to work.

A particular one hour procedure by a subspecialist is valued by Medicare, and by Blue Shield as \$35.00. A sham appeal process is offered as a recourse. Having gone through it to

great lengths, I have seen it to be just that: a sham. The payors' incentive is not to pay “what is fair and reasonable”, but as little as possible. The industry even rewards its clerks with promotions and bonuses, as long as they delay payment of health care bills.

The Health Care System is broken because it is run by bureaucrats who are draining its resources for their own financial benefits (have you heard how many billions each health insurance carrier grossed in the last year?). Over 20 percent of every dollar is lost to administrative costs and profit, leaving many health care bills unpaid! It is about time patients demanded their due. The current Pennsylvania Workers' Compensation system has been a screaming success... at saving money to the insurance companies who can invest now their money elsewhere, such as in real estate. This system needs badly to be re-examined to pay for workers' deserved health care, and stop shortchanging the injured workers and their physicians. The drug manufacturing business needs to come under more control to decrease its drain of financial resources. The happy-sue-everybody attitude needs to be controlled by appropriate legislation.

Patients need to accept some financial responsibility for their own care. Not only we get what we pay for, but we will likely get nothing in a system that requires us to pay nothing. And why shouldn't health care be the highest proportion of GNP, and grow faster than any other expense? Do we want the best medical care and do we not want that more than anything else? Currently the average American spends on entertainment seven times more than on health care. Its a matter of priorities.

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