

A Patient's View of the Senate Christmas Healthcare Gift

Evans Liberal Politics
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A Patient's View of the Senate Healthcare Gift, Common Dreams, December 24, 2009, by Donna Smith, quoted verbatim:

So, all the great fanfare and all the king's horses. The great and almighty U.S. Senate has spoken. I will have to buy private health insurance -- forever, amen. The defective product that has left me wanting for real healthcare for all of my adult life is now a step closer to being the law of the land.

A lump of Christmas coal all polished up with sparkling rhetoric.

Here's what the Chicago Tribune said this week, and I agree:

On Sunday, the Chicago Tribune published an exhaustive front-page analysis by Northwestern University's Medill News Service and the Center for Responsive Politics of how it was done. The main culprit: "a revolving door between Capitol Hill staffers and lobbying jobs for companies with a stake in health care legislation."

The study found that 13 former congressmen and 166 congressional staffers were actively engaged in lobbying their former colleagues on the bill. The companies they were working for -- some 338 of them -- spent \$635 million on lobbying. It was money extremely well spent -- delivering a bill that, by forcing people to buy a shoddy product in a market with no real competition, enshrines into law the public subsidy of private profit.

As we approach the end of Obama's first year in office, this public subsidizing of private profit is becoming something of a habit. It is, after all, exactly what the White House did with the banks. Just as he did with insurance companies, Obama talked tough to the bankers in public, but, when push came to shove, he ended up shoving public money onto their privately held balance sheets.

This is not just bad policy, it's bad politics.
Now, back to my own thoughts as a patient:

I went broke while carrying health insurance, a disability insurance policy and a small healthcare savings account. And if I get sick under this mess of a plan, it will happen to me again. Little has changed except that millions more of my fellow citizens will join my ranks.

How does it happen to insured people under this plan? Easy. Step-by-torturous-step. Slowly. Like water-torture.

1. Buy health insurance at work or on the new exchange;
2. Avoid using insurance due to co-pays, deductibles and out-of-pocket maximum exposures -- not to mention lost work time and the worry about losing one's job in a tough economy;
3. If symptoms are noticed, treat by internet medical site suggestions and over-the-counter drugs until no other option but going to a doctor are available;
4. Attempt to make appointment with doctor but first find one who accepts both new patients and your insurance;
5. Go to doctor and pay co-pay up front before ever speaking to anyone about medical problem;
6. Sit in outer waiting room for as long as required, missing work and worrying;