Health Care

Sen. Bernie Sanders (I-Vt.) introduced legislation Sept 13, 2017 that would expand Medicare into a universal health insurance program with the backing of 17 Democratic senators a record level of support. Sanders stated, "Right now, if we want to move away from a dysfunctional, wasteful, bureaucratic system into a rational health-care system that guarantees coverage to everyone in a cost-effective way, the only way to do it is Medicare for All." "We remain the only major country on earth that allows chief executives and stockholders in the health care industry to get incredibly rich, while tens of millions of people suffer because they can't get the health care they need," he Sanders wrote. "This is not what the United States should be about." Sanders's bill, the Medicare for All Act of 2017 would eliminate deductibles, copays and premiums. Sanders proposes generous coverage that goes well beyond what Medicare currently covers, and even well beyond what many people's private insurance plans cover. His plan would cover dental and vision care. The program would be funded through higher taxes on the wealthy, eliminating special tax breaks, a one-time tax on offshore profits, and a fee levied against big banks. Private insurers would remain, with fewer customers, to pay for elective treatments such as cosmetic surgery. Everyone's taxes would go up a little but your medical cost would be cut drastically. But this bill shows us how government can make our lives better, as it already does through programs like Medicare and Social Security. The great thing about it is that it would give us all good medical care at lower prices because the government will set a standard reasonable and lower than now price. Also, the govern can buy drugs in huge quantities and insist on a much lower price. Congress could further regulate the drug companies.

But Congress is currently being bribed to the tune of a billion and a half dollars every year with campaign contributions by drug and medical corporations to favor the drug companies, hospitals and medical associations. So many congressmen will side with them and try to kill the Medicare for All bill. MANY CONGRESSMEN HAVE A SERIOUS CONFLICT OF INTEREST **because they now represent corporations rather than us.** If they represent corporations then we need to expose them as there is no recall that can be done by voters. They can only be removed by the congress itself.

What is needed is for you to call your congressmen and state that you want them to support us citizens not the drug companies. **If they don't let's begin campaigns against them so they get removed or at least not get elected to another 6 year term.**

We should start a campaign for a constitutional amendment to reduce congressional terms to two years and to install a recall method that can be done by voters.

Here is a list of 37 countries that have better health care than we do. Most are single payer all are run by the government, some have mandatory participation, others are a combination of employer and private insurance but all have universal coverage. In Spain health care is in the constitution. You have to wonder why countries like Iceland can have universal health care that results in longer life spans, lower infant mortality and at the same time they have lower per capita income per person and lower unemployment. Costa Rica, Dominica, Denmark, Chile, Australia, Finland, Canada, Morocco, Israel, United Arab Emirates, Saudi Arabia, Germany, Cyprus, Sweden, Colombia, Belgium, Switzerland, Ireland, United Kingdom, Netherlands, Luxembourg, Iceland, Greece, Monaco, Portugal, Norway, Japan, Austria, Oman, Spain, Singapore, Malta, Andorra, San Marino, Italy, France.

Elizabeth Rosenthal a Harvard Medical school graduate and MD and long time New York Times medical

expert has researched the medical care field and suggests the following:

The best plan is to create a Medicare-for-all, single-payer health care system because it works and it **uses 98% of its funding for healthcare** and only 2% for administration and the latter will go down as the paperwork gets automated by bots. **It also is best because Medicare assigns each hospital a specific reasonable cost to charge rato for payment.**

Insist on standardized Fee Schedules with national price negotiations. Other countries have found that this works and lowers prices considerably.

Allow competition for the lowest prices including foreign manufacturers but with quality checks.

Require hospitals to publish their prices.

Require manufacturers to publish their prices.

Create and use Antitrust Law to break up oversize hospitals and drug companies because they kill the competition then charge outrageous prices as high as the market will bear.

   Health Care in the US has gone from giving good medical service to largely for excess profit rackets. **440,000 People are killed Annually from Preventable Hospital Mistakes** (January 21, 2015 by Erica Daniels) Medical errors are now the Third Leading Cause of Death in the US. **10% of US deaths are now due to this** and they are unrecognized because the medical condition not the error is put on the death certificate. (Hopkins Medicine.org) Also many people go to the hospital and get sicker. Hopkins Medicine states Hospitals sicken Many by withholding food and sleep.

    Some people get decent treatment usually thanks to dedicated nurses and staff. Bless them. But thousands more lose their life savings or are refused treatment. Many people cannot afford the exorbitant cost of many medications. Medical bills are the main cause of bankruptcies. Americans have the most expensive health care in the world because the hospitals and drug companies and most related service providers are for profit corporations who care only about one thing--excess profits.   Hospitals have become rip off monopolies. We pay 2 to 3 times what other countries pay. And worse many people get poorer care in the U.S. than in many developed countries.

    Elizabeth Rosenthal a Harvard Medical school graduate and MD and longtime New York Times medical expert who has researched the medical care field states **"the healthcare system remains fantastically expensive, inefficient, bewildering, and inequitable. Faced with disease, we are all potential victims of medical extortion.** The US spends one-fifth of its gross domestic product on healthcare, more than $3 trillion a year."

   CBS News on Sept 4 2017 stated that health care premiums **are for many going to go up 20-35% in Nov 2017.** It has already reached a point where many cannot afford it and may more to where most people will not be able to afford it. Over a million families have dropped their health insurance millions of others will as they just don't have the income to pay that much more. **Someone has to pay for the obscene multimillion dollar salaries of hospital and drug company executives**. The cost of nurses is actually down they have been cutting down on nurses and hiring minimum wage workers and outsourcing services to the cheapest bidders and trying to get by with less workers. Head nurses are being replaced with financials. And even worse they overwork resident doctors in training sometimes on 36-hour shifts by cutting the training and requiring them to do additional nurse work in between replacing staff doctors. The result amounts to slave labor and worse the quality of care by untrained sleep deprived resident medical students has cost lives.

    Many people suffering from a serious disease are potential victims of medical extortion with excessively high bills that only the wealthy could pay. Expert Dr Rosenthal gives many examples in her new 2017 book such as the father who had a heart attack at home was driven to the hospital and pronounced dead in the entrance in a wheelchair before a single test was done and the family was billed $21,000.

In another example, a **50-year-old widow with two teen children** had emergency surgery to stop bleeding. She soon received a torrent of bills. $16,000 from the emergency room hospital, $40,000 for ambulance, $24,000 from additional doctors, plus bills for tests then $54,000 from same physicians group with a $240 late charge. Then **the main hospital bill arrived $356,884.42.** Her income was only $2,000 a month social security survivor from her husband's death.   Soon she had almost $500,000 in medical bills with late charges. She was struggling to pay the COBRA insurance but it ran out without paying anything. She began working extra part time jobs and gave them nearly everything she earned but the hospital demanded the cash be paid or they would **put a lien on her little house**. Soon the **sheriff was knocking on her door**. She told her teen age children that they would be better off if she were dead. (more details on 167 of ER)

Many people do not seek medical treatment because of the cost and many can't because of the cost. This is a change from a few years ago when anyone could get treatment and if they could not pay it it was just written off.   Medicine prices are now raised by drug corporations to the highest price that the market will bare. There are many cases of pills that costs only a few cents to make priced many times the cost and even some at hundreds to thousands of dollars. They spend millions on TV advertising and pass that cost along in their high prices. The same drugs in most other countries are 1/2 to a third of what they are here. MRI in Japan $100 here thousands. But the actual cost under $40. (payment on the machine and the operator's time.)

     Congress should not get special health care or retirement. They should create a Medicare-for-all, single-payer health care system for all.   This system could then set reasonable affordable prices that they would pay for health care services. The government could buy drugs in bulk and shop around among makers to get lower prices. This would stop the gouging by medical companies.   Bots could be used to eliminate the now costly red tape. There is no reason why good medical care can't be made a benefit of citizenship. What is stopping it is corporate greed by the hospitals, medical companies and the medical profession. Many of us have had to pay on a hospital bill $30 for an item that costs under a dollar. If a doctor walks by and looks into your room that is another $50. Let the doctors and medical personnel be paid reasonably but they don't need corporate officers of hospitals and medical companies making multiple millions a year. Even billing has become a for profit industry. Good medical care can be given to all citizens. After all if other poorer countries can have good health care for all so can we. The reason why Congress won't do anything on this is they are profiting by these high prices either from Medical lobbyists or by medical stock they own.

     Tell Congressmen to get going and put us before medical corporations.
What is needed is for you to call your congressmen and state that you want them to support us citizens not the drug companies. **If they don't let's begin a caampaign to get them removed or at least not reelected to another 6 year term.**

Here is what you can do to keep your bill lower:

Pick a doctor in **private practice** not owned by a hospital,
Insist that any referrals be in your network.

Ask your doctor questions. Is there any annual fee? Is there a charge for filling out forms or phone advice.
Is a test/surgery/exam necessary.
Can it be don in the doctor's office.
How much does it cost. Are there cheaper alternatives.
Is another doctor going to be involved? Example does it have to be done by a plastic surgeon? (Very expensive)
Does it have to be done now?

Regarding hospital bills insist on an itemized bill. Use **Yelp** for customer reviews.
Check out Medicare's Provider Utilization and Payment Data for impatient stays.

In the hospital **try not to get a private room** (as you may have to pay for it yourself)

On sign in papers write in "as long as providers are in my insurance network. Do not accept observation status as insurance often does not pay for it.

Ask to know identity of every unfamiliar person who appears at your bedside. excluding food service because there is a lot of walk by doctoring being billed. If you are to ill ask a friend to sit in. Keep a log. Later you can use it to help resolve the enormous bill.

Ask questions is that test necessary? There are a not of unnecessary things charged for at exorbitant rates.   (source Dr. Elizabeth Rosenthal)

Encourage more research and research at medical universities where great medical advances can be discovered <u>including retardation of aging, rejuvenation of the body and the curing of diseases.</u>