

## LIVING IN THE SHADOW OF DEATH

While I dislike so called rules of thumb I believe that for the most part the less government is involved in daily life the better for the average person on the street. I have never been a proponent of socialized medicine either. However in this country of ever increasing costs for medical care it is time something is done.

Recently as I sat in a doctor's treatment area for cancer patients I listened (unintentionally) as the doctor explained to an elderly man he needed to be taking the medicine prescribed for him on his previous visit. With tears in his eyes the elderly gentleman explained he understood the necessity of taking the medicine but could not possibly get the medicine until the first of the month. The doctor calmly explained that was a week away and he could not wait that long to begin the treatment. She continued he really needed to see if he could find someone or an agency that would help him since she did not have samples of this particular medicine to hold him until he could get the prescription filled. At this point with the elderly man in tears, I asked him if he had the prescription with him. He replied that he did not. I asked the doctor if she could rewrite the prescription, which she did. I took the prescription to the closest pharmacy and had it filled. When the pharmacist handed me the medicine with the bill I was as angry as I have ever been in my life. The prescription was for a generic antibiotic and cost seven dollars and thirteen cents.

Something is wrong in a nation flowing with milk and honey when anyone can know the emotional turmoil this gentleman did much less face possible death for seven dollars and that the retail cost without discounts.

Being privileged to see the medical billings for another cancer patient for several years now I have seen another great evil present in our medical system. The insurance company at less than fifty percent of the amount billed pays and the medical facility accepts it as full payment. In some cases the agreed on price for insurance companies is as little as ten percent of the billed amount. However let an individual without insurance attempt to negotiate any discount and see how far they get. I have in front of me a statement where the hospital billed the patient \$47,000.00. They accepted \$25,000.00 as full payment from the insurance company. In this particular case the hospital had said they needed \$35,000.00 as a deposit if the insurance would not pre-approve the procedure. I watched a lady go without treatment for several months while the hospital and insurance company negotiated what the insurer would pay and the hospital would accept. Thankfully in the end all was approved and the procedure was performed. Did the wait harm the patient? Only God knows for sure but we do know that in the interim the cancer spread and existing tumors increased in size.

Something is flat wrong in a nation that can afford to police the whole world while its citizens go through living hell and daily face death for the sake of money. For the cost of one so-called smart bomb we could provide medical care for most small towns for an extended period of time. It is past time we wake up and learn charity begins at home! The only answer I see is in government intervention, socialized medicine. I do know it is time the so-called average person aggressively pursue their legislators on all levels for action to be taken.

Dr. Chuck Baynard April 2006