

## **Obamacare – Not As Bad As You Think**

The last thing I wanted to write about this month was health care reform, but something happened last week to change my mind.

Someone very close to LuAnn and me, a male about 10 years older than us, became ill. He's always been relatively healthy, and he had no health care coverage.

He was experiencing stomach pain and was feeling very lethargic early last week so Lu drove him to his primary care doctor for some tests. About \$600 and several hours later the doctor decided more tests were in order and referred him to the hospital.

The lab results confirmed cancer, he went downhill very quickly after that, and he died just four days later. All very sad, and the additional bill was over \$1200, which LuAnn and I will be paying.

The reason is because the patient was our cat, Pi. That's short for Piouacket, the name of the witch's cat in the 1958 movie "Bell, Book and Candle" starring Kim Novak and Jimmy Stewart. Pi was 13, which is roughly 68 in cat-years.

The reason I brought you along this far is because this is my first experience with a significant uninsured medical bill. We can afford it, but Pi's situation is/was not very much different than millions of American human beings, which seems bizarre.

That's why I fail to understand most of the backlash about the "Obamacare" bill. Part of the problem may be that only a handful of people have read the whole thing, and not many more than that (including me) are familiar with anything beyond its major provisions.

The day after President Obama signed the bill, I had a Facebook throwdown with a conservative young friend of mine who was lamenting its passage. When pressed for reasons, she wrote, "It will increase my taxes, provide health care to illegal immigrants and fund abortions." After five minutes of Internet research I wrote back and assured her it is highly likely to do none of those things. She's against it anyway.

The following day I overheard a conversation during which a man not much younger than I am was railing against the bill, even though for some reason he had no health insurance himself. When asked what he would do if he had to be hospitalized and faced a crushing medical bill, he said, "I'll just send them \$20 per week until it's paid up."

If he ever needs a liver transplant, for example, that will take a while. According to the United Network for Organ Sharing (UNOS), estimated charges for liver transplantation are \$314,600 for the first year and \$21,900 every year thereafter. A recent Harvard study showed that 62% of all personal bankruptcies in the U.S. in 2007 were caused by health problems—and 78% of those filers had health insurance.

I'm citing liver transplants as an example because LuAnn is an RN and Certified Clinical Transplant Coordinator at UIHC. Many (if not most) of her patients have no insurance, have exhausted their benefits or have insurance with coverage limitations that are causing them to go broke anyway. Feel free to ask her if she would trade our American health care system for, say, Canada's (no deductibles or lifetime limits). She'll look you in the eye and say, "In a cold second."

There is enough wrong with the health care delivery system in this country that a change of any kind could arguably be considered an improvement. Give the Democrats some credit for finally getting something accomplished. It helped that many of the bill's major provisions were included on the Republicans' wish list as well.

Sure, there are plenty of things about the bill to take issue with – I dislike several aspects myself. The Republicans hope to flog this dying horse long enough to get extra voting traction in November, but that will get more

difficult as time goes by and more people start to understand and experience the benefits.

If you're still unhappy, my advice is to get over it and move on. I'm registered as an Independent, and I'd be saying this even if it were the Republicans who were having their way with health care reform. The Patient Protection and Affordable Care Act is a major step in the right direction; we'll fine-tune it as we go along.