

So You Think You Have It Tough on the NHS?

by Rachel M. Howse

It used to amuse me, listening to people moan about the treatment they receive on the NHS. Media outlets love to report bad news and when that's all they look for, it is easy to do. The NHS is an easy target, notoriously understaffed and under-funded in most areas. Because the NHS is run by people, and, people are by definitions fallible, mistakes are made and unfortunate – and sometimes tragic – things happen. But unfortunate things happen in private health care, as well. And the cost isn't shouldered by the State in these instances; it is shouldered by the insured.

I grew up a by-product of a military family. In exchange for his unyielding loyalty and sense of duty, my father was provided with a salary, uniforms, health, dental, and vision care, as well as care and housing for what the military refers to as "dependents." That was us: we were the "dependents." For people who can adjust to the rigors and compromises of military life, it can be a great life. But military health care wasn't perfect (again – see "human fallibility," and when my younger brother was in a life-threatening automobile accident, my parents made the decision to give German socialized medicine a try, an option they had because my mother worked for a German barber and had been paying into the National Insurance as a result.

1992 found the US Military facing some of the largest cutbacks in the history of the United States. Some blame Bill Clinton, but there isn't a person to blame, it just happened. The Cold War was over and the hyper-paranoia that had kept the US Military so thoroughly funded was a well that had dried up. My father returned to civilian life and we began being treated by private insurance. A smooth transition, in theory.

In practice, the transition is on-going and difficult. My parents are working class people. They make enough to get by, own their own home, and have two kids, 2 dogs, and two cats. They pay their taxes, vote, and recycle. But they went to five different private insurance carriers before they could find one that would insure my mother (who had pre-existing medical conditions) and my brother (who suffers from bi-polar disorder, suffers from brain damage and has trouble walking because of the auto accident). Insurance for my dad and I wasn't a problem, until I began University.

When my father had a heart attack last year, my parents had to declare bankruptcy to pay the medical bills. My brother was dropped from my parent's insurance years ago, after an extended stint in secure wards.

In the US, most insurance carriers allow University-aged children of policy holders to be insured until they are 23 or 24, provided the child remains enrolled in school full-time. That's fine, if you are a wealthy individual who is paying the costs of your child's education out of pocket. Not so fine if you child has to work two or three part-time jobs or a full-time and part-time job

to help pay for tuition. For most of my college life, I was on insurance, or in between insurance. I had major surgery (on insurance) and my parents paid £4000 out of pocket to meet the deductible for the insurance. I had stitches (in between insurances) and paid £150 out of pocket. No reimbursement. I went to a small local Urgent Care clinic because to be treated at a hospital would have cost upward of £900.

Private insurance doesn't mean you get out of waiting to see a doctor in the US. You still get referred and most policies have a very complicated system of providers that you can and can't see. Sometimes, you have a fifteen-year relationship with a doctor built up and suddenly, without even notifying you, the insurance stops using that physician as a preferred provider. You always have to pay a supplement, from seeing a physician to picking up a prescription. Nothing's free, certainly not American healthcare. That said America has some of the best healthcare in the world. Problem is with that is most people can't afford it.

The next time someone moans about NHS waiting lists and says "We should go private, like the Americans," give them the facts and then tell them to stuff it. Better yet, give them my email. And **I'll** tell them to stuff it.