

Re: The end is in sight

Source: <http://sci.tech-archive.net/Archive/sci.electronics.design/2009-05/msg00587.html>

- *From:* Eeyore <rabbitsfriendsandrelations@xxxxxxxxxxx>
 - *Date:* Sat, 02 May 2009 01:49:47 +0100
-

Joel Koltner wrote:

"Richard the Dreaded Libertarian" <freedom_guy@xxxxxxxxxxx> wrote

I guess it's time for a little history lesson:

...

There was no control on the price of care – you'd just turn the bill over to the insurance company, who'd rubber-stamp it and pay the bill, without it affecting you at all.

...

So the medical industry came up with more and more expensive crap, a billion tests for the sniffles and so on, and the insurance company would pick up the tab and raise the cost to your employer.

...

This lack of Free Market medical care caused prices to skyrocket, since nobody knew or cared how much it was actually cost them. "Oh, the insurance will cover it!"

There's something to your history lesson there, Rich, but it's really somewhat more complex than that -- countries that have far more socialized medicine than the U.S. does pay far less for some of the exact same procedures/drugs/therapies/etc.

And it's not fair to say nobody knew or cared how much the health care costs were -- certainly the employers footing the bill always did, and I'm sure they cared greatly.

Re: The end is in sight

If, when Latisha took little Mobutu to the ER for a skinned knee or so, If they billed her the three grand or so, she might be motivated to invest in a first-aid kit and learn how to use it.

In a more sensible world, the triage nurse at the ER would tell Latisha, "look, there doesn't appear to be any problem here -- you might go home, clean it up and cover it with gauze, and it'll be fine; we'd do the same thing but it's just going to cost you more money." In the real world, this doesn't happen due to liability concerns -- if it turns out the nurse is wrong, and Mobutu's knee gets infected and he eventually loses his leg, guess who's going to have to pay millions of dollars? There's a non-negligible component of U.S. health care that can be directly attributed to "defensive medicine" like this.

In the UK, depending how bad Mobutu's knee was, the nurse might clean the wound, bandage it and with a Doctor's approval supply a course of anti-biotics for free, with advice to see his GP (MD) in a few days to see how it was going. If he hadn't had an anti-tetanus injection recently, he'd likely get one of those for free too. Cost ? Minimal to the state, zero to the patient.

Graham

.