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“How did we evolve to have this kind of healthcare system where they only wanna treat the symptoms and not cure the problem? Because there's more money in treating symptoms.” – Rand

911. What's your emergency?

America's healthcare system is broken and people are dying.

Welcome to **Code WACK!**, where we shine a light on America's callous healthcare system, how it hurts us and what we can do about it. I'm your host, **Brenda Gazzar**.

(music)

This time on **Code WACK!** How far did one man go to get the health coverage he needed for a specialized surgery in another state – and why did he still end up paying tens of thousands of dollars? How does he feel about our healthcare system as a result? We recently spoke with **Rand**, a commercial property manager, writer and father of three in Southern California. Rand asked that we not use his last name for this interview. *This is the second in a two-part series with Rand.*

Q: Welcome back to Code WACK! Rand. So last time you were sharing with us a medical procedure you did that would help you with your prostate problems, but [you] had to fly to New York and get a whole new insurance policy that would cover the procedure, which cost about \$60,000 with the hotel and all the expenses. So tell us a little bit about why you had to change policies and what hoops you had to jump through in order to be covered.

Rand: Well, this doctor was in New York, and my California insurance plan does not cover anything out of state. So I, again, had to look at, can I do this in California or do I need to go to New York? Well, no one was doing really his procedure in California. And the best doctor, she has a fantastic reputation, and I met with her. She's really wonderful, but she mostly does the traditional urethroplasty where they cut you open. And I just, I couldn't do that. If there's some other way, something else I could do that avoided that, you know, I owed it to myself to try and find that, if there's a different procedure, you know, sometimes when you just go along, you're being herded like sheep in the healthcare system, and you just go along.

If it doesn't work out, if you're not one of the lucky ones, you end up, you know, with a tube and a bag that you carry around or a whatever. And so I felt like I owed it to myself to see if there's any other solutions. And there was, I found that that doctor. It's just that a lot of people either don't know about it or can't afford to get his care. And I'm lucky enough that I was able to do that, to go to him.

Q: What did you have to do in terms of the insurance you had to get on a new PPO plan and didn't your family get involved also?

Rand: Yeah, well, that wasn't easy either, because I started getting the feeling that insurance companies don't want you to have insurance. They only want healthy people to have insurance. I thought it'd be easy, you know, just call my insurance broker and say, 'I wanna switch from a local HMO to a PPO.' She couldn't help me. So I had to start calling insurance companies directly. And I found one that did offer a nationwide PPO plan, but only for corporations, not to individuals, which was surprising. You know, in today's world where people work at home and have their own business, 'nope, don't qualify.'

You have to be a corporation. And the reason why they do that, of course, is 'cause corporations are interstate, a lot of 'em, and have employees spread out through the United States, so they need an insurance plan that can service in different states. So I'm like, 'okay, well guess what? You know, I have a property management company, I'm a corporation, right?' 'Oh, yeah. Well, there's a rule that if you have your own company and it's pretty much just you, you're excluded. You can't do it. It's only for your employee- type-of-thing. Only for my employees.' I'm like, 'okay, well great news. My wife's an employee, <laugh>, you know, she helps me all the time.' Yeah, I had to jump through a lot of hoops and sign up so the insurance wasn't exactly for me in particular, I had to sign up as a husband of one of my employees. So the insurance is in her name, and I'm part of the group plan, the family plan. Isn't that crazy?

Q: That's crazy. Even though you own the company, you are not allowed to have the insurance because you're the, you own the company but if your wife's an employee, you can get it through her as the spouse.

Rand: Right. That's what we had to do. Yeah. What is the point of putting those obstacles up? I, I don't know why they do that, but that's just the reality.

Q: Wow. So how did you feel having to jump through all these hoops and how long did it take you to figure all this out?

Rand: Wow. I had to do months of research and it took months, you know, to get the insurance approved, too. It just became very obvious to me, Brenda, and it's very sad. You know, our healthcare system is not the best in the world. We like to think America's the best at everything. We're not. And I've heard of studies where America's healthcare system doesn't even rank in the top 100 of countries. Other things became obvious to me as well. One is that it's all about the money. It's all about profits, whether it's drug companies or, you know, pharmaceuticals or hospitals or doctors or it's all about the money. It kind of dawned on me, like I asked myself the question like, why didn't, like the doctor that I first went to, he knew what the outcome was if I stayed on these drugs for 10 years, he knew that my bladder walls would thicken. And he's got to have known that - because he sees the result. 'Oh, your bladder doesn't work anymore. We have to remove it.'

You know, why are they trained to ignore things like that? Because it's simple to me how our healthcare system isn't about keeping you in good health or preventing illness or, you know, treating even the cause to get you healthy. Our healthcare system is all reactionary. It's all about treating the symptoms, because that would've been a symptom of the medication, right? It's all about the symptoms. Now, how did we evolve to have this kind of healthcare system where they only wanna treat the symptoms and not cure the problem? Because there's more money in treating symptoms.

Because one symptom leads to another symptom, leads to another complication that, you know, this drug has an interdiction with another drug. They make a fortune off of people. Like if I had had my bladder removed, I'd be a healthcare patient for the rest of my life. I would need constant care. Tubes changed monthly. I'd have fallen to that pool of people that are patients for the rest of their life. So I started getting just upset, you know, like, 'why can't we have a healthcare system like Canada or, or the, or the United Kingdom or, or Singapore or Korea, South Korea,' – all these other countries that have equipped us and provide world renowned medical care, the best that you can find? Why are Americans medical travelers and going to other countries for these procedures?

I have a friend who had a complication that would've cost the procedure that would've cost like \$30,000 in the United States cost \$300 something in another country. Through this whole, you know, year and a half process, I've just really had some sad revelations about our healthcare system. And if it makes them money, they'll want to do it. If it doesn't make them money they just won't wanna do it. It's not about you. It's not about me. It's not about us and our health. It's about profits.

Q: Hmmmm, and how does that make you feel, Rand?

Oh, very angry and very sad, you know, that I live in a country like this. I would hope that they would put us first and our health. To me the whole point of medical care is to make you healthy and that should be the goal and it is in other countries, but not here.

Q: Wow. Yeah. And you I think you have said you have relatives in Canada and Singapore and they can't understand our crazy healthcare system?

Rand: Right. We had someone that lives in Singapore come visit recently, and we told her you have to get health insurance before you come here. 'Why?' I said, 'so if something happens, you have insurance,' 'well why?' Why do I need it? I don't understand.' They just couldn't grasp that they had to pay like a thousand or thousands of dollars to come visit the United States for a month to buy insurance. Because they wouldn't be treated otherwise. It was like incomprehensible to them.

The big argument against universal health care, like in Canada, that I've heard certain politicians' voice is that 'you can't get right in. You have to wait for six months. You can't get in. There's no, you know, in America, you can make an appointment and get right in to see a doctor if you need it.' Well, that maybe used to be true 10 or 20 years ago. Now you make an appointment, it takes two months or three months. It takes a long time. Canada isn't six months. You know, my in-laws have gotten in, right? If they have a medical emergency, if they have a heart problem, they get right in and they get amazing care.

I was told that when my father-in-law was in a hospital with a heart issue, there's not like one nurse on the floor that visits you once in a while or you have to press a button if you need it. They stay in your room. You have a nurse assigned to you.

Q: Thanks for speaking to that. And I wanna just ask you about, so essentially it sounds like you paid about the same even with your PPO plan than you would've out of pocket. Did you realize that, or it was only after you got the PPO that you realized, this isn't really saving me much?

Rand: I realized it before and I discussed it with my doctor. I said, you know, 'maybe I could...' 'cause he was willing to give me a discount for cash, which was very nice of him. And ultimately he said, 'you know, I think you should go with the plan. You'll spend about as much, but if there's any other issues, if there's any more complications or whatever, at least you'd still have the plan.' So I committed to staying on for a year, maybe it might even be more, and then I'll get off of it and go back to probably something simpler.

Q: Wow. So how do you feel that you have health insurance and that it still is costing you like over \$60,000 or around \$60,000 for this surgery and all the related expenses?

Rand: Yeah. Again, I feel very lucky to be able to afford it. I don't know how the average American does it. And I hear stories about how people can't afford life saving surgery. And so they don't, and they end up dying 'cause they can't get it. They can't afford a kidney transplant or whatever procedure that would've saved their life and I also understand that there's a lot of men that can't afford it and so they have to go with the bypass option where they open up a hole in your body and stick a tube right into the bladder. And you have that tube for the rest of your life. Because that's a lot cheaper. That's a lot less expensive. And unfortunately, there are people, many people, men in this country, and women too, you know, it's not just a man's thing. Of course women don't have prostates, but they have a bladder.

And so a lot of women suffer the same fate if their bladder is not working properly or they have, you know, some sort of issue, plumbing issue, rather than being able to afford the surgery to permanently fix it, they have to do the same thing. And it's yeah, it just kind of feels like subpar, really subpar for where we're at at this day and age and our country that's supposed to be, you know, the best in the world at everything. It's not 'cause we can't, right? Of course we can. We have the technology, we have the resources we have, we can easily provide excellent health care and probably the best in the world if that was our goal. But obviously the insurance companies, the hospitals, the pharmaceutical companies, basically our medical healthcare system has decided that it wouldn't be as profitable. So they're gonna fight tooth and nail to stay on this plan, which is best for them, not for us.

Q: So, Rand, what are your thoughts about single-payer Medicare for All, which is basically everybody would have health care in America, comprehensive medical, vision, dental, most likely long-term care as well - and there would be one single payer so basically assuming that's the government and one comprehensive plan for everybody.

Rand: <Laugh>, it's a game changer for sure. I don't know why we don't have that. I mean, like, why not? I mean, you'd save lives. You improve the quality of life of millions, tens of millions of Americans. Why not? It's like we do it with our education system. We don't charge every time you go into a classroom, you know, 'oh, you have a visit fee of, you know, \$40.' Education is provided for by the government. Why isn't health care? It doesn't make sense, but we don't have that kind of system in America. We are a capitalistic free enterprise system and capitalism is wonderful in many ways. But also, you know unchecked, it turns into things where, 'oh, you need a bottle of water? That's \$50.' You know, I mean it's like, 'cause they can, you know, so many politicians say, socialize this or socialize that. Socialized medicine is wrong.' Well, education is socialized. Like there's other aspects of our society that we get included with our taxes. Why not health care? I just, someone I think the solution is we need to start electing the right kind of politicians, the right kind of people who care more about us than money. And once we do that, laws will start to change and life will get better. The quality of life of Americans will get better.

I totally agree. And I just want to speak to something. A common misconception is that single payer Medicare for All is socialized medicine. So actually only the funding would be publicly financed through taxes. But the government would not run the healthcare system because it would not take ownership or operate private hospitals or other providers. The government may set certain rates but it wouldn't deliver the health care. That would stay as it is today. People can go to any doctor they want under a Medicare for All type system. What changes is just how it's all paid for and health care would be given to everyone as a right.

Rand: That's even better. Thank you for explaining that. That's, Brenda, even better.

Q: What else did you want to say, Rand?

Rand: Not much to add. You know, I'm sad of course that I had to go through this, it, you know, two surgeries in nine months where each one has a three to six month recovery. It's been really hard on me. You know, not being able to run and work out and do things, I've put on a lot of weight and I'm still battling trying to get back to where I was. And I'm still not, I'm still healing. You know, I had sutures

that take six months to be absorbed by the body. So I'm four months in and so I'm still healing and I'm still worried to be honest because again, it costs so much money and it was so hard the first two, God forbid if there's a third, I don't want that. I want to be healthy and then I worry about the future.

Well, what if there's other things? So it's been very clear to me that the best thing I can do for myself is to stay healthy, to not get sick. I don't want to go back to the hospital ever again if I don't have to, you know, if I can avoid it. And at the same time, I'd like to be optimistic and think that we can do better and that we will do better and that things will improve. It's like, wouldn't it be wonderful if, if Congress and the Senate politicians -- congressmen and senators -- have the same healthcare systems that we do, if they're forced to have the same, they don't. They get the best of the best. So <laugh>, let's give them the same healthcare system and guess what'll happen? It'll change really fast. <Laugh>

Yes, that's exactly it. I love that. And Medicare for All would do that for everybody. Would give everybody the same comprehensive health care.

Rand: Well, that's better. Yeah. Well, thank you so much, Brenda.

Thanks so much for being here, Rand.

Do you have a personal story you'd like to share about our wack healthcare system? Contact us through our website at heal-ca.org.

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