

## Why Canadians Don't Have to Fight Health Insurers

*Featuring*

**Dr. Bernard Ho**

*Vice-Chair, [Canadian Doctors for Medicare](#)*



### *This time on Code WACK!*

For millions of Americans, health care means fighting insurance companies, putting off costly treatment, wondering whether the hospital you prefer is in-network, or fearing financial disaster if you get seriously sick. ***But what if healthcare worked differently?***

This is part two of our conversation with **Dr. Bernard Ho**, an emergency physician in Toronto and vice chair of Canadian Doctors for Medicare, a national evidence-based organization working to strengthen Canada's publicly funded healthcare system. He is a lecturer at the University of Toronto, where he also earned his M.D. Bernard is currently completing his Masters of Public Administration at the Harvard Kennedy School.

# SHOW NOTES

## WE DISCUSS

*In Canada, doctors typically aren't forced to weigh treatment decisions against what patients can afford. How does that affect your day-to-day work as a physician?*

**Ho:** ... I don't have to worry about the cost of whatever I'm suggesting that the patient gets done.

So if they need a CT scan, if they need an ultrasound, if they need an MRI, if they need a procedure, I suggest that, I offer that to the patient, and there's never any consideration of the cost, whereas in the US, [cost] is always a consideration for both the patient and the physician.

*One thing Americans hear all the time is that our multi-payer system gives us more choice. What's your response to that?*

**Ho:** ... I think that that actually leads to less choice and less freedom, because in America, once you're with an insurer, from my understanding, you have to go to a physician that is with that insurer, or a hospital that's with that insurer, or that insurance company so you sometimes will have to bypass a hospital, or you won't be able to see a physician, because they're not part of that insurance company.

Whereas in Canada, I can pick any hospital I want, any physician I want, without ever having to worry if they're in the basket or out of the basket, and so I actually have much more choice around who I want to see, compared to a lot of Americans.

# Episode Transcript

Read the [episode transcript](#).

## Helpful Links

[Canadian Doctors for Medicare](#)

[US vs. Canadian Healthcare: What is The Difference?](#), Ross University School of Medicine

[What Are the Pros and Cons of the Canadian Healthcare System in 2026?](#), *Caring Support*

[Step Therapy: What Patients Need to Know](#), *Cancer Support Community*

## Guest Biography - Dr. Bernard Ho

**Bernard Ho** is an emergency physician in Toronto and Vice-Chair of Canadian Doctors for Medicare, a national evidence-based organization that works to strengthen Canada's publicly-funded health care system.

He is a lecturer at the University of Toronto, where he also earned his M.D. Bernard is currently completing his Masters of Public Administration at the Harvard Kennedy School.

His clinical work emphasizes how socioeconomic factors such as income level, race, and education directly influence health and well-being. He is

interested in the role of public administration as a tool to protect and optimize the health of all individuals, particularly those made structurally vulnerable.

He has received numerous awards for his advocacy work, including the Queen's Platinum Jubilee Award.

## Host Biography: Brenda Gazzar

**Brenda Gazzar**, the host and co-producer of **Code WACK!**, has produced over 300 weekly podcast episodes topping 400,000 downloads. A skilled interviewer and storyteller, Brenda brings nuance, curiosity, and clarity to every conversation.

Brenda has worked as a multilingual and award-winning reporter with more than two decades experience in California and the Middle East.

Her work has been published by Reuters, Ms. Magazine, USA Today, Los Angeles Daily News, the Orange County Register, The Wrap, The Jerusalem Post, Cairo Times and numerous other publications. She speaks Spanish, Hebrew, and moderate Arabic and is the recipient of national, state and regional awards.

Brenda also enjoys being a life coach, helping people align with their purpose so they feel fulfilled while achieving their boldest dreams.

Brenda's work is grounded in a belief that systemic change and personal growth go hand in hand — and she's here for both.

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