

THE HEALTH CARE ESTABLISHMENT

According to a Miami Herald report of December 13, 2003, Francisco Carbonell, an uninsured chauffeur, spent 24 hours in the Miami Mercy Hospital emergency room due to high blood pressure. Tests were conducted. The invoice for those 24 hours, however, did not honor the name of the hospital and can scarcely be called merciful. The hospital's invoice to Carbonell amounted to \$8,500.00. "They are thieves", he stated. He might be right.

My daughter Sabrina, who lives in Denver, visited her parents in Miami at the end of 2002. One evening she started to vomit. After the problem persisted, at around midnight her mother took her to Kendall Regional Medical Center Emergency. She spent about seven hours there.

Then the hospital invoice arrived: \$4,957.00. Several months of haggling between the hospital and the insurance company followed. The insurance company considered the charges unreasonable and refused to pay the whole amount. Sabrina, who shouldn't have paid anything, was left with a balance of \$1,769.64 she was now supposed to pay. In the meanwhile, Sabrina's company had closed down and she was unemployed. On October 29, 2003 she called the hospital offering to pay \$10.00 per month. She was told that the minimum monthly payment needed to be \$100.00. Next day she sent a letter, in which she pointed out:

"I was at the hospital for about seven hours in a cubicle with one bed. The attention was very poor and I was alone most of the time, in fact, there was a man two beds down from me who didn't stop screaming and asking for help the entire time I was there. He even pushed himself unto the hallway and instead of receiving help it was the opposite. To charge me \$2,555.00 for that cubicle is pure robbery. My mother had a hard time getting me checked out in the morning...there was no one around to release me."

"The need for some of the tests is doubtful. You didn't ask me or my mother before you dived into these expensive tests, like the liver test. That test you can get for \$25.00 in a normal laboratory. You charge me \$665.00 for it. There was no need for a pregnancy test for \$365.00, we could have told you."

"There is the Amylese BLD for \$232.00 and Lipase for \$249.00 – both can be done for \$20.00 each. You charge me with \$365.00 for CBC Platelet Auto Diff., which in a normal laboratory is being done for \$15.00. It is understandable that in an emergency room charges are higher, but not to this degree."

"You have not only overcharged me but you have also selected one of the most, if not the most expensive level of charging. And the doctor, who saw me for only a few minutes, charged \$511.00."

Sabrina pays this amount - on top of the hospital bill - with installments. Total supposed to be paid by her: \$5,468.00. In her letter she then offered to pay, with the help of her father, \$750.00 to liquidate the invoice. She added a check of \$100.00 as a down-payment. She neither got an answer nor a receipt. Instead, on February 14 she received a letter from a collection agency requesting full payment.

This hospital not only overcharged this patient in a highly unethical manner, but takes the down payment, imperiously brushes off the reclamations regarding the validity of their charges with the offer to settle the matter. If they are unethical in one place, most likely they cannot be trusted elsewhere. Do they select the tests, which they themselves invoice, according to the needs of the patient or mainly to the financial improvement of the hospitals balance sheet? I don't know what the reasons for those grossly overstated charges are, simple fraud to make a profit as I pointed out, to cover the incompetence of management, the costs for the treatment of illegals, who have no insurance coverage but come in anyway, or to compensate for the lower fixed rates Medicare dictates? But two of the four possible reasons given here involve the government, by not protecting our borders adequately in the first case, and in the second by interfering in the market and establishing special rules for a specific set of people with government authority. I think the federal government should get entirely out of the health sector. There is no provision for it in the Constitution.

What now is an unemployed person supposed to do? Or any private person for that matter, who has to confront such outrageous manipulation? What I am pointing out here is most likely just the tip of the iceberg and there may be thousands and thousands of people who have the same experience as Francisco and Sabrina. When I checked the system by talking to a number of health care providers, I was told that the whole system, consisting of hospitals, doctors, Medicare, lawyers, insurance companies, collection agencies, all of them have accepted and agreed on this kind of unbalanced procedure and that there is very little one can do about it. It would be very difficult to find a lawyer who would take on a case like this. Most people who are affected can't afford it anyway. One thing is certain: the combination of dishonesty, indifference and lack of market economy makes a satisfying solution nearly impossible.