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## affordable dental plan The Heath Care Reform Plan

Posted by Cheri - 2009/09/09 01:12

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I hear you. I recently went to an urgent care clinic with bronchitis/possible pneumonia. The doctor spoke to me after the x rays and referred me to a sliding scale clinic, saying he was giving me a break (free sample antibiotics) but he couldn't do that on a regular basis. The cost of the visit was \$189, which I paid for with a credit card. It was definitely a case of 'no insurance, don't come back. Kate What the hell does he mean, \*he\* couldn't do that on a regular basis? How much did they cost him? Nothing, and it's not like you're going in every week with bronchitis and pneumonia either! I hate that kind of attitude. Just pass on the free antibiotics if they're available, or don't, but don't make people feel less than worthy of receiving a free sample or something. :- ( Cheri

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## affordable dental plan The Heath Care Reform Plan

Posted by Diva - 2009/09/09 01:12

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So is the proper use of caps, grammar and common sense, but I don't think we'll be holding out collective breath waiting for that from this type either. :) Cheri <cher...@newsguy.com wrote in message Paragraphs are your friend. <all else snipped Actually, I was about to ask who Heath is and why does he need a care reform plan. ;-)

Well, clearly, our health care system didn't work out for Heath Ledger. Too many different doctors, too many different prescriptions. Dana The Canadian model has been super for our family! We are not a socialist state either! We are a hockey nation. And covered for injuries from loose flying pucks. Diva Diva, just to clarify for all the hysterical anti-Obamans out there: Are there so-called state Death Committees in Canada who decide who lives and who dies, especially the older folks? Are there long waits to see specialists? Does everybody get seen by a doctor when they need to, especially in emergencies? TIA! Karen, curious I hang with a bunch of U.S. ex-pats here in Toronto through a book club called Donuts and Democrats. Our reading list is heavy and serious. Many of our members have worked in government, media or taught in universities when they lived in the U.S. Never will you find such a bright and engaged group, happy to live here but caring about their beloved country of origin. We are practically in tears with frustration as we read about the raucous Town Hall Meetings on Health Care Reform and how virulently opposed the protestors can be. We simply can't understand it or the oblique and untrue comments made about Canada. I happen to hold dual citizenship. I figured after living here in Toronto since 1951, I needed to be part of the local political process. I had voted, as is my right, as an American abroad all these years. Trying to praise Canadian Health Care and demystify the untrue stories about it is like spitting in the wind. I give up trying to do it for you. If you don't want it, good luck. I will never move back o NYC. I am too old to not have affordable health coverage. Diva

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Posted by D.M. Stillwood - 2009/09/09 01:12

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Posted by Tony Cianfaglione - 2009/09/09 01:12

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Posted by Dave - 2009/09/09 01:12

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## affordable dental plan The Heath Care Reform Plan

Posted by Karen - 2009/09/09 01:12

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Posted by Karen - 2009/09/09 01:12

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As far as your hospitalizations Diva.....I have had three in the past 5 years here and haven't paid a dime either.... on medicare. Nor do we pay a dime for any medical tests, doctor visits, eye tests, etc. The only thing not covered is dental. I think I'm in pretty good shape right where I am. There must be a lot of misinformation going around. Before we were on medicare, our co-pay for everything was \$20.00! Libby That's wonderful for you. Wouldn't it be nice if everyone could have that kind of care? I can't imagine anyone begrudging it for the rest of us. D. One of the reasons my DH and I stuck it out as civil servants for our careers was that we would have great benefits in retirement and health care that covered just about everything (not so great dental or eye care) throughout our earlier years. Of course, we could have gone into the private sector and paid for our own health insurance, then crossed our fingers that it would be as good as advertised. At 65 years of age, we get Medicare which will be our primary coverage with our

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present insurance as our secondary back-up. So far, so good. Karen

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Posted by Karen - 2009/09/09 01:12

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I'm sorry if I gave anyone the idea that I would begrudge anybody of proper health care.....I certainly didn't mean to do that. I just have never known anybody in my life that has been denied health care or had to pay off any relative's costs. I have tenants who have gone bankrupt because of medical bills. Indeed, medical bills, not irresponsible use of credit, are the biggest cause of personal bankruptcy in this country. And I have, in the past, been in the position of not going to the doctor when I was sick because I had no health insurance. Simply couldn't afford it. Dana Maybe some of you remember that I've had two major spine surgeries within two years, in the last five years time span. The total amount billed (now remember ... I said billed not paid ) was over a half million dollars! I could never have afforded that on my own, and it would have eventually come down to my walking or not. Physically, I could not have afforded NOT to, but without the coverage I had, I could not have afforded to do it myself. Karen, happily up and around now

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## affordable dental plan The Heath Care Reform Plan

Posted by madx - 2009/09/09 01:12

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## affordable dental plan The Heath Care Reform Plan

Posted by Cheri - 2009/09/09 01:12

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They get on a bus and go place to place and probably paid very well for causing the big rucuses and shouting down the speakers. Maybe these town halls should ask for picture id to make sure those in attendance are actually constituents. They're call rent-a-mobs and they come in all shapes, colors, and party affiliations. :-)

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Posted by Dana Carpender - 2009/09/09 01:12

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BTW: I had five extractions and two dental implants yesterday and didn't feel a thing until I had to pay. Government coverage does not include dental... Dental care is covered for children up to 10 in Nova Scotia. I have 100% dental coverage (capped at \$2000 a year) through my work, though apparently the norm is 80% capped at \$1500/yr. I take full advantage of it. I think people who have dental coverage and don't use it are stupid. Or terrified of dentists. I have all my teeth, even my wisdom teeth, and not a single cavity. Never needed braces, either. Did have a little piece of tissue taken out from between my front teeth back when I was in 3rd grade, so my gap would close up; worked nicely. And a few years ago I had a little flap of gum removed from over one of my wisdom teeth, because it was catching food and caused an abscess, ouch! Oh, and had a chip filled in with bonding once. Sum total of the things I've had done to my teeth other than cleaning and such. I feel very, very lucky. The idea of having a tooth pulled or a root canal scares me very much, though of course if it was needed I'd do it. Dana

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Posted by Dana Carpender - 2009/09/09 01:12

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where I came from (northern NJ), What exit? ;-D No, really, where in northern NJ? I was born in Montclair and grew up in Ridgewood. My father's buried in New Brunswick, along with ancestors dating back to the Revolution. It's a comical place, but the people are pretty clear-eyed, as I recall. Dana

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Posted by madx - 2009/09/09 01:12

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Cheri Well I'm not totally surprised that it wuld be a tactic used by all groups but I'm not sure that I remember any as horrid as this latest crop. (or crap)

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Posted by Dave - 2009/09/09 01:12

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advantage of it. I think people who have dental coverage and don't use it are stupid. Or terrified of dentists. Yeah, I get the whole terrified of dentists thing. However, I think looking after one's teeth is of the utmost importance. I'm 40 yrs old and I have all my teeth (including wisdom teeth). I intend to keep it that way for years and years to come. I go for cleanings every 3 months and do whatever work is necessary to maintain my teeth. Many people have dental coverage (privately or through their employers) and don't use it simply because they are terrified of dentists. I've never bought into that fear, myself, as I rate proper dental care much higher than fears of needles or drilling. Teeth are important!! If you have coverage...USE IT!!! Dave - Toronto

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Posted by D.M. Stillwood - 2009/09/09 01:12

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On Thu, 13 Aug 2009 15:59:53 -0400, Dana Carpender wrote (in article <h61rrk\$gb...@news.eternal-september.org>):  
Maybe some of you remember that I've had two major spine surgeries within two years, in the last five years time span. The total amount billed (now remember ... I said billed not paid ) was over a half million dollars! I could never have afforded that on my own, and it would have eventually come down to my walking or not. Physically, I could not have afforded NOT to, but without the coverage I had, I could not have afforded to do it myself. Karen, happily up and around now Me, too, with the spinal surgeries, as I described somewhere else on this thread or a related one. I had major, major surgery (anterior and posterior fusion, with instrumentation, and rib resection

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Posted by D.M. Stillwood - 2009/09/09 01:12

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Please don't believe everything you see on the news about how Americans are dealing with these proposed changes, Diva. The media, as always, spends a great deal of time on the organized, pre-vetted roustabouts and misfits, the Sarah Palin followers, if you will, who turn up at these town hall meetings and cause a commotion. I assure you, the folks in my neck of the woods are more cautious about where they get their information. It wasn't that way where I came from (northern NJ), but it seems to be here (Orange County, NY). Karen I read recently in the TH-Record about Hinchey's mall forum on health care, and how it was pretty tame, with only one crazy starting to yell but not getting much support. Not that I doubt there is a ready supply of crazies in this area. I guess they don't have the overlords egging them on as much. Can't get very far without organization (lucky us!). D.

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Posted by Karen - 2009/09/09 01:12

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They get on a bus and go place to place and probably paid very well for causing the big rucuses and shouting down the speakers. Maybe these town halls should ask for picture id to make sure those in attendance are actually constituents. Some areas actually have started to ask for ID so outsiders can't come in and start trouble at town hall meetings. I think that's wise. I believe in free speech, but shouting fire in a crowded theatre isn't acceptable, either.  
Karen

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Posted by Karen - 2009/09/09 01:12

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where I came from (northern NJ), What exit? ;-D No, really, where in northern NJ? I was born in Montclair and grew up in Ridgewood. My father's buried in New Brunswick, along with ancestors dating back to the Revolution. It's a comical place, but the people are pretty clear-eyed, as I recall. Dana We had this discussion years ago, when I first talked about the possibility of moving to Warwick, NY. Remember discussing the farms, Pennings, Ochs and the others for fresh produce? And yes, you DO have to have a lot of moxie to live in New Jersey. Someday I'll reprint my article from a local magazine about moving from there to here . Karen

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Posted by zob - 2009/09/09 01:12

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I've heard a lot of scary stories about people crossing into the US to have their needed surgeries.....I don't know what is true or isn't. I will say that the mother of a close friend lived in England with heart failure and could get nothing except some nursing care. Also, the same friends had friends over there who need heart surgeries or bypasses, and if they were 65 or over, it was unavailable. As far as your hospitalizations Diva.....I have had three in the past 5 years here and haven't paid a dime either.... on medicare. Nor do we pay a dime for any medical tests, doctor visits, eye tests, etc. The only thing not covered is dental. I think I'm in pretty good shape right where I am. There must be a lot of misinformation going around. Before we were on medicare, our co-pay for everything was \$20.00! Libby But does EVERYONE have Medicare or only those over 65? My hospitalizations were before I became a senior. Diva  
===== Good observation, and also a co-pay of 20.00 before Medi-Care means private insurance, so not really representative of the uninsured to say the least. :-) Cheri I'm one of the uninsured right now, and it's pretty scary. I had a major stroke in the past, and 18 months ago had angioplasty with three stent insertions for 98% blocked coronary arteries. I had private insurance through my employers through those procedures. Now that I'm disabled, I find that there is a two-year wait before Medicare eligibility for those receiving Social Security Disability benefits. And in my state (Virginia) a single man is ineligible for Medicaid. With my health history, private insurance would cost more than my monthly SSD income. I've started to go to a charity health clinic in my home town which has helped me with the hundreds of dollars in medications that I need each month. But if something major happens again over the next 20 months or so, I'm basically screwed. I don't want something for nothing; I paid into the SS and Medicare insurance funds for 41 years of my working life. It's people in my situation that the new health care reform bill is designed to help. I hope that it doesn't end up so watered down that it does no one any good.

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Posted by Bunny - 2009/09/09 01:12

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: I'm sorry if I gave anyone the idea that I would begrudge anybody of : proper health care.....I certainly didn't mean to do that. : : I just have never known anybody in my life that has been denied health : care or had to pay off any relative's costs. : : I have tenants who have gone bankrupt because of medical bills. Indeed, : medical bills, not irresponsible use of credit, are the biggest cause of : personal bankruptcy in this country. : : And I have, in the past, been in the position of not going to the doctor : when I was sick because I had no health insurance. Simply couldn't : afford it. : : Dana : : Maybe some of you remember that I've had two major spine surgeries within two : years, in the last five years time span. The total amount billed (now : remember ... I said billed not paid ) was over a half million dollars! I : could never have afforded that on my own, and it would have eventually come : down to my walking or not. Physically, I could not have afforded NOT to, but : without the coverage I had, I could not have afforded to do it myself. : : Karen, happily up and around now Karen, I am happy you are up and around again! RE: 1/2 million dollars? Your post also explains why all our medical practitioners are fleeing south into the USA to find work.

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