



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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Health Care Is a Farce

Thanksgiving is a great holiday, a time to be present with family or friends. On Thanksgiving day, I saw lots of driveways full of plenty of cars, and saw or heard people just spending time with each other.

How did I spend Thanksgiving? In the emergency room, of course. One of my relatives had a significant but not life-threatening condition that nevertheless needed care ASAP, but his doctors would not be available until the following Monday at the earliest. (When we called on Monday, the soonest they could see us was 2.5 weeks later.) So I took him to Urgent Care.

The employees working at the front desk were "protected" by a glass shield, since instead of floating around through the air, virus particles act like kinetic weapons. This is an example of what I call COVID Theater.

While waiting in the lobby, I noticed that every fifth chair was a double wide, big enough to accommodate all but the most corpulent patients. But the wheelchairs they had—which were designed for little old ladies--weren't up to the demands of today's Americans. They seemed at risk of structural collapse every time a plus-sized patient plopped down in one. The hospital (see below) had newer, bigger, simpler, much sturdier models that seemed

like a cross between a wheelchair and a Costco shopping cart, as they were designed to move hundreds of pounds.

While we were waiting, an (overweight) nurse came out and got a Diet Coke from the vending machine, which included many other “Health”-y options. Signs around the campus proudly announce that it’s “tobacco free,” but it’s definitely not junk food free. So while you’re waiting to see the doctor because you’ve eaten too much junk food, Have a Coke and a Smile.



The PA who saw us took one look at her patient and asked a few questions, one of which was “What kind of health insurance do you have?”, which I thought was odd at the time, but now realize that it drove her decision about which treatment options to recommend. She recommended we go to the ER, which could run a number of tests. I think this was a combination of genuine concern, erring on the side of caution/CYA (I think they’ve been seeing [a lot of blood clots and heart problems](#) in recent months), and a way to bill Medicare/Uncle Sugar for a number of procedures that less generous health insurance policy wouldn’t cover.

Even though the ER was across the street, we were asked if we wanted an ambulance to take us there, which I’m sure would have cost thousands of dollars. We had to sign a

waiver to decline the offer.

At the ER, we were greeted by a security guard whose job was to help patients into the Costco-style wheelchairs and to make sure no one had any weapons. A sign of the times.

The staff was great, but many of them were obese themselves. It seemed odd for a company with “Health” in its name. I'm not sure I'd want what they were selling.

Most [systems in life are linear](#) and thus have predictable results. X leads to Y, which then leads to Z. I'm sure most people in the ER were there because they had an emergency (Z) after living an “X to Y” lifestyle for years. So the tragedy is that they didn't have to even wind up there in the first place. It was entirely preventable, but Big Food (and Restaurants) had deliberately hacked their stomachs (and brains) with addictive food that tasted great but had catastrophic long-term health consequences.

Lying in the open bay next to us was a patient who, at random intervals, would suddenly and inexplicably start “talking” in a loud voice, which sounded more like [Yoda](#) being strangled.

Of course the doctor suggested taking a general antibiotic, but after I played Devil's Advocate and asked if it would be prudent to kill the 10,000 different species of bacteria that live in and on his patient, and that have a symbiotic relationship with him and help him stay healthy, the doctor said we could use a local antibiotic ointment instead.

After hours in the ER, my relative was discharged. His open wound had still not been bandaged, but the hospital had an invoice it could send to Medicare and/or an insurance company.

The following Monday (four days later), my relative was able to make an appointment to see his regular doctor about the problem—in 2.5 weeks.

After my heart attack, I realized that the real mission of hospitals isn't to make you healthy or educate you about wellness. It's to keep you alive so you can be a repeat customer. Healthy people generally need far fewer surgeries and procedures.

Instead of focusing on [health insurance](#) and health care, focus primarily on wellness, which you generally have to provide to yourself. It seems that increasingly, health care (and health insurance) has little to do with wellness.

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Before starting a new diet or exercise regimen, you should consult with a doctor, nutritionist, dietician, or personal trainer.