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American Healthcare: An Oxymoron

The above headline is from an interesting article in a Canadian publication the "Financial Post" and was written by Diane Francis, a journalist who took an outside look at the US healthcare system and compared it to the Canadian system. Ms. Francis's views add some interesting insights into the healthcare system in the US and the discussion, or lack thereof, related to this issue.

In the article, Ms. Francis starts off by comparing the two systems and concludes, "Canadians are lucky on this one. We may have line-ups and our newspapers may occasionally publish horror stories about someone left in a gurney for hours outside an emergency room. But the U.S. system is the worst-executed in the world and its private sector interests have convinced the government to insure the riskiest people – namely veterans, indigents and seniors – while leaving the gravy to private-sector insurers."

The article notes that the US government provides insurance for almost half of the Americans who are insured. But that half are the highest risk portion of the population that will incur the most expenses. The article also suggests that there are two types of medical systems in the US. One system is for the well-off with insurance where medical costs are passed off to those paying for the insurance. The article suggests that the second medical system "takes care of the old, disabled, impoverished or militarily wounded."

In her article Diane Francis also comments on the human side of the US healthcare and notes, "It's hard to imagine the human suffering that has resulted from this situation. Canadians don't have the anxiety about healthcare that underlies American existence. People there don't leave jobs, don't start new ones or businesses because they fear losing insurance benefits." The article lists a series of facts about the US health care system that helped Ms Francis come to her conclusions. These facts are:

- The United States is spending 15.3% of its Gross National Product (GNP) on medicine and that doesn't include the cost of litigation over medical bills.
- There are 49 million people without any insurance. The same number are inadequately insured.
- Despite that shortfall, the U.S. spends about \$5,700 per capita compared with Canada's \$2,900 and has worse results in areas such as lifespan or infant mortality.
- Some estimate is that half of the personal bankruptcies in the U.S. are because of high medical bills due to a catastrophic illness.

In a previous article by Ms. Francis earlier in the year, she notes one of the glaring facts about the US healthcare system and states, "Health spending is rising faster than incomes in most developed countries, which raises questions about how these countries will pay for future health care needs. The issue may be particularly acute in the United States, which not only spends much more per capita on health care than any other country, but which also has had one of the fastest growth rates in health spending among developed countries."

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