

Citizen Letters --- Draft

(Updated 2026-04-11)

Fixing United States Health Care --- Citizen Letters

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Moving from...

To...

Partnering for Universal Citizen Access to ABC- STEEEP

***(affordable, basic/necessary, compassionate - safe, timely,
efficient, effective, equitable/just, patient-centered care)***

Index

Preface

- I. The Message --- Fix United States Health Care
- II. A Humble Voice --- Please Strain to Hear
- III. Dedication --- To Enlightened, Compassionate, Courageous Leadership
- IV. The Author --- From Whence Dr. Mike Comes

Chapters

- 1. The Great American Health Care Paradox (I and II) --- The Wolf Is at Our Door
 - 2. Accessible, Affordable Care --- Clinical Paradigm
 - 3. Accessible, Affordable Care --- Financial Paradigm
 - 4. Responsibility to Sound the National Health Care Alarm
 - 5. Perfect Health Care That I Cannot Abide
 - 6. Extinguishing Misperception #1 --- Health Care (as Infrastructure) Is a Right
- 7. Extinguishing Misperception #2 --- We Are (in fact) Formed in Secure Social Containers
 - 8. *The Pitt's* Missing Message
 - 9. (Imaginary) Senator Health Care Insights
- 10. Our Health Care Debacle --- Five Enabling Factors and the Root Cause
- 11. Our (Yours and Mine) Flawed United States Health Care Contract

More to Follow...



Preface

I. The Message --- Fix United States Health Care

*“You were born to win, but to be a winner,
you must plan to win, prepare to win, and expect to win.”*

Zig Ziglar

July 4th

Fine Citizens hello.

Thank you for allowing me to enter your space in these complicated health care times to decently, gently, kindly, yet forcibly, convey that we must partner to fix United States health care. The compelling reasons:

1. United States health care is an unplanned non-system;
2. Rudderless, United States health care has evolved into a certifiable, cataclysmic, catastrophic, chaotic, unaffordable hot mess. If that sounds harsh, it just is not harsh enough;
3. In general, there is no concern for the quality and safety of our care. If a patient is in the right place; at the right time; and before the right clinician (and that is a lot of ifs), a courageous, expert ‘Better Angel’ will almost always provide superb care. However, for many such care is now inaccessible and/or unaffordable;
4. That which is required (and missing) is a planned United States Health Care System (USHCS) that will, by design, provide our fine citizens with universal access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP);
5. Without this planned system, our fine citizens are in a crisis in which uninsured (and increasingly even ‘insured’) individuals face insurmountable health care charges that place career, education, finance, food, health, housing and retirement securities in jeopardy if/when significant illness or injury intervene;

To address this crisis, our fine citizenry must, at this never-too-late date, create, as taxpayer funded, single-payer, regional provider infrastructure, a planned United States Health Care System (USHCS).

If/when naysayers observe (as they daily do), “nothing can be done,” our fine citizenry must insist that “there are solutions that the conscience, character and will of our fine, decent, virtuous citizenry can and will make happen.”

Once designed and implemented, our planned United States Health Care System (USHCS) will provide our fine citizens universal access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-

STEEEP) and our citizens, families, institutions (hospitals), communities and nation will be in a secure better place.

Respectfully submitted,

Dr. Mike

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<https://www.fixingushealthcare.com/>

Please share your perceptions (your reality) about what I have right, wrong and/or omitted. I will be delighted to hear from you as your insights will significantly enhance my efforts. Importantly, if/when a message rings true, please forward it to those you deem may desire to know. TMWMD



II. A Humble Voice --- Please Strain to Hear

“Stand before the people you fear and speak your mind --- even if your voice shakes.”

Maggie Kuhn

“When the whole world is silent, even one voice becomes powerful.”

Malala Yousafzai

July 4th

Fine Citizens hello.

As I step forward with the critical message --- the conscience, character and will of our fine virtuous citizenry must create, as tax-payer funded, single-player, regional provider infrastructure, a planned United States Health Care System (USHCS) that will, by design, provide our fine citizens universal access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP) --- despite three years of preparation, I have struggled to find a voice that will be heard. After review...

1. I am at my best when I communicate my carefully considered thoughts directly to individuals who may care;
2. Therefore, my instrument for communication will be personal letters to fine citizens like you: *Fixing United States Health Care --- Citizen Letters*;
3. I am cognizant of and comfortable in my own skin --- the ancient, wizened, academic, administrative and clinical physician who is in the business of advancing our fine citizens' universal access to ABC-STEEEP;
4. Although my messages will at times, by necessity, be disconcertingly alarming, I will endeavor to maintain decent, gentle and kind decorum at all times;
5. I recognize that some may consider my quest to be hopelessly quixotic. From time to time, I do ask myself --- “why me?” --- and always come back to --- “if not me, then who?” This internal dialogue has me willingly step up as a card-carrying subscriber to

the Butterfly Wing Effect Theory (tiny influences can dramatically impact outcomes) and soldier on;

6. From time to time, my humor may be (parchingly) dry. I find this a necessary evil. Not asking permission, I beg forgiveness; and
7. Recognizing that redundancy is a powerful communication/teaching/learning tool, I will, on occasion, permit (innovative) repetition; and
8. Most importantly, I will consistently 1) encourage you to regularly forward your wisdom about what I have right, wrong and/or omitted; 2) be delighted to hear from you as your insights will significantly enhance my efforts; and 3) request that If/when a message rings true, you forward it to those you deem may desire to know --- lending credence to this Butterfly Wing Effect Theory thing.

As my humble voice advocates for tax-payer funded, single-player, regional provider infrastructure that provides our fine citizens universal access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP), please strain to hear.

Respectfully submitted,

Dr. Mike

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III. Dedication --- To Enlightened, Compassionate, Courageous Leadership

*“Wisdom, compassion, and courage are
the three universally recognized moral qualities of men.”*

Confucius

July 4th

Fine Citizens hello.

Fixing United States Health Care --- Citizen Letters is dedicated to ascendant, enlightened leadership...

- That understands Warren Bennis’ observation, “Leadership is the capacity to translate vision into reality” and creates a reality that:
 - Comforts the seizing, feverish, ear-ached child at 4 AM;
 - Casts the school-yard kid’s broken arm;

- Simultaneously enhances the lives of a pregnant teen and her unborn child;
- Relieves proud, working couples striving to raise their families of the fear of insurmountable medical debt;
- Surgically corrects the vacationing executive's inflamed appendix;
- Expertly replaces the healthy he senior citizen's worn out (lens, hip, knee, etc.) part;
- Assists all to find dignified comfort at the end of life; and that
- Supports our 'Better Angels' who, with energy, expertise and courage, care for us so well each day; and
- That realizes this reality by creating planned, tax-payer funded, single-payer, regional provider infrastructure that provides our fine citizens universal access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP).

Respectfully submitted,

Dr. Mike

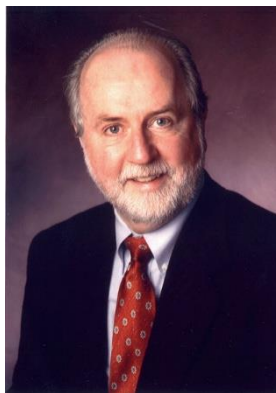
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IV. The Author --- From Whence Dr. Mike Comes



T Michael White MD

July 4th

Fine Citizens hello.

"If you haven't had a few dents in your resume, you haven't tried."

Andrew Forrest

In this conversation, *Fixing United States Health Care --- Citizen Letters*, I advocate for immediate, revolutionary change in the delivery of health care in these fine United States --- for the creation of planned, tax-payer funded, single-payer, regional provider infrastructure that provides our fine citizens universal access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP). And I contend that necessary dramatic change is possible.

Understanding the complexity of health care, you may conclude that I am either preternaturally brilliant or demonically possessed. Proudly, I resemble both remarks.

I contend it is critical for you, for your near and dear, for your community and for your (and my) nation to seriously consider my discussion. That said, let me first tell you why you should not invest time and energy in the likes of me...

- I am not the sharpest tool in the shed;
- Quirky and quixotic, I possess too numerous to mention deficiencies that my patients, residents, colleagues, friends and family will be only too happy to share;
- However, I am among the few tools at the ready to address the daunting task at hand (ABC-STEEEP) while the truly sharp blades, chant, as they rust, “nothing can be done;”
- I have no gravitas. Preternaturally brilliant (see above), I am devoid of economic, medical, political or scientific standing. Alone, I am not positioned to effect necessary change. I require encouragement, support from and a partnership with you.

On the other hand, there are compelling reasons for you to seriously consider giving these important, meaningful pages that may make a difference a turn...

- With head on straight, I know my business --- I have been entrusted with the honor, privilege and responsibility of healing body, mind, spirit and soul through the advancement of universal citizen access to compassionate, safe, timely, efficient, effective equitable (just) patient-centered care (ABC-STEEEP);
- I have experienced medicine from the perspective of the administrator, the clinician, the learner, the external surveyor, the teacher, and the value/quality/safety officer; and
- I care. For at least seven years, I have endeavored daily to advance planned, tax-payer funded, single-payer, regional provider infrastructure that provides our fine citizens (you and me) universal access to ABC-STEEEP.

The highlights of my life journey (yes, admittedly there has been “a load of compromising on the roads to my horizon”) include:

- Blue collar kid from Schenecady;
- (Failed though they tried) Sisters of Saint Joseph and the Irish Christian Brothers imprint;
- Union University’s Union College and Albany Medical College;
- Internal Medicine training: New York Medical College and Greenwich Hospital Association in affiliation with Yale;

- Physician Leadership Fellowship at Michigan State University;
- Industrial Engineering quality training at Crosby’s Quality College;
- Private practice in Southington CT.
- Residency faculty leadership in Phoenix (Good Samaritan Medical Center) AZ;
- Chairman and Residency Program Director in Johnstown (Conemaugh Valley Memorial Hospital) PA;
- Vice President and Residency Program Director in Pittsburgh (St. Francis Medical Center) PA;
- Senior Vice President and Clinical Professor of Medicine at two University of Pittsburgh Medical Center (UPMC McKeesport and UPMC Passavant) hospitals;
- Senior Vice President in Hagerstown (Washington County Hospital/Meritus Medical Center) MD; and
- Consultant for The Joint Commission (Chicago IL) and The Accreditation Council for Graduate Medical Education (Chicago IL).

Throughout, my career has emphasized partnerships that have 1) facilitated the success of aspiring physicians; and 2) inspired institutions to realize cultures that advanced ABC-STEEEP. In that regard, our team’s work at UPMC McKeesport was recognized by the Joint Commission/National Quality Forum’s Eisenberg Award for “measurably improving patient safety, healthcare quality, and system-level outcomes.”

I now foresee this effort, *Fixing United States Health Care --- Citizen Letters*, may culminate in my ninth book. The first eight are available for your consideration at [Amazon Books T Michael White MD](#):

Stepping into the Lead — A Leadership Pocket Primer

(with chief executive/entrepreneur Mr. Charley Price) (Amazon 2024)

A ‘Grand’ Lad Golfs — A Fable for Fading and Trailing Generations (Amazon 2023)

Smoke Signals II — Life Tools for Trailing Generations

(with internist/physician executive Dr. Dana S Kellis MD PHD) (Amazon 2023)

Affordable Basic Health Care for All — An American Health Care System Charter

(with geriatrician/physician executive Dr. Stephen F Hightower) (Amazon 2020)

Letters to an Aspiring Physician — Reflecting on a Career in Medicine

(with otolaryngologist/physician executive Dr. Edward Drawbaugh) (Amazon 2017)

Safer Medical Care for You and Yours

Six Tools for Safe, Effective Compassionate Care

(with geriatrician/physician executive Dr. Stephen F Hightower) (Amazon 2016)

A Crystal Spring Thanksgiving — A Little Girl Plays Manly Golf (Amazon 2013)

Unsafe to Safe — An Impatient Proposal for Safe Patient-centered Care (Amazon 2012)

Manifesting saintly patience and scholarly wisdom, my wonderful wife, Nurse Jacquelyn (Jackie) Forsythe White, has guided me through the above to permit a parallel harvest of family

joy. Through her kind ministrations, our children (4) and grandchildren (10) have flourished in our households, in their studies, in their careers, in their own households and in their avocations. Jackie and I now live on Florida's sweet-spot destination --- the Belleair Bluff --- and stand at the ready for the next family beach, boating, biking, golf and pool caper.

Who am I today? My apple has not fallen far from the Schenectady tree. I am at my best when assisting patients with complex conditions and when writing. I am most content when nearest my roots (August's Saratoga Spa and Lake George). I serve my community by being the founding (and only) member of four organizations: GCA (Grandparent Caddies Association); P3A (Personal Professional Patient Advocates); SG4S (Serious Grand Gentlemen Geriatric Golfers Society); and Championship Golf's WMS (The White Medallion Society). Membership applications are available upon request. Membership requirements are relaxed. Initiation fees are dear.

Mercifully bringing this to a serious close, I sincerely hope: 1) that you will recognize *Fixing United States Health Care --- Citizen Letters* as serious business; 2) that you will become actively involved; 3) that you will regularly enhance my efforts by sharing your insights, wisdom and perceptions (your reality) about what I have right, wrong and/or omitted; 4) and that, if/when a message rings true, you will forward it to those you deem may desire to know --- with confidence that the Butterfly Wing Effect Theory (tiny influences can dramatically impact outcomes) will come into play.

Respectfully submitted,

Dr. Mike

mikewhitemd@gmail.com

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Chapters

Chapter 1. The Great American Health Care Paradox

The Wolf Is at Our Door

*“How wonderful that we have met with a paradox.
Now we have some hope of making progress.”*

Niels Bohr

July 4th

Fine Citizens hello.

This book may be wrongly titled. I have chosen to go with hope and emphasize the readily achievable *Fixing of United States Health Care*. However, if I were to be into book sales (clearly, I am not --- as my kids say, “you write ‘em Dad; you don’t sell ‘em”), I would have run with *The Great American Health Care Paradox* (©;™; etc.). Consider...

Our (yours and mine) ‘insured’ trailing generations (our near and dear) are confronting *The Great American Health Care Paradox I*. Despite expensive (nearly unaffordable) employer-provided health insurance premiums, when significant illness or injury intervenes, they find they are, in fact, uninsured. When complex care (for example, a simple appendectomy) is required, the cost of co-pays, deductibles, co-insurance and out-of-pocket maximums (which reset each January 1st) can be massive. Even for the ‘insured,’ resulting medical indebtedness now too often places career, education, finance, food, health, housing and retirement securities in jeopardy. Hence *The Great American Health Care Paradox I* --- expensively ‘insured’ when well and uninsured when care is required.

A typical family of four may pay \$11,000 in annual premiums for their employer-provided health care insurance and yet face \$8,000 in deductibles and a \$16,000 out-of-pocket annual maximum. A bad health care patch may have them paying \$27,000 (plus uncovered expenses) in a year. Who can afford that? Parenthetically, isn't that what insurance is for?

Despite each employee’s significant premiums, the burden for the employer is massive. For the case above, the good employer will contribute at least \$22,000/year (with surety that the expense will rise substantially annually) and yet be criticized by loyal employees for their ever-diminishing coverage. What small business can support that and remain internationally competitive? There is a cycle here, businesses become non-competitive, businesses close; and the nation’s uninsured unemployed rise --- *The Great American Health Care Paradox II*.

In fairness, there is good news: 1) when complex care is needed, well-trained, compassionate and courageous ‘Better Angels’ will provide (all too often unaffordable) superb care; and 2) those with wealth who have aged into Medicare protection, can generally make their health care numbers work.

However, for the expensively 'insured' family living paycheck to paycheck, when significant care is required, severe financial consequences (bankruptcy; food insecurity; homelessness) often follow. Even for those with more comfortable day-to-day circumstances, the threat of financial insecurity is now all too real. For the millions of our working uninsured, jeopardized family career, education, finance, food, health, housing and retirement securities are a daily reality.

Cutting to the chase: 1) our unplanned United States health care has evolved rudderless to a certified, chaotic, catastrophic, unaffordable hot mess; 2) we must tell it plain --- for the average citizen, the health care wolf is now at the door placing basic life securities in jeopardy; and 3) enlightened, courageous, compassionate leadership must design and implement planned, taxpayer-funded, single-payer, regional provider infrastructure that provides universal citizen access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable (just), patient-centered care (ABC-STEEEP).

Some, always comfortable in a health care catbird seat, say "nothing can be done." They must be told they are wrong. This moral debacle, recognized, can no longer be tolerated. Our fine, virtuous citizens can, must and will rise and fix.

Respectfully submitted,

Dr. Mike

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Chapter 2. Accessible, Affordable Care --- Clinical Paradigm

"Imagination is the beginning of creation. You imagine what you desire, you will what you imagine and at last you create what you will."

George Bernard Shaw

July 4th

Fine Citizens hello.

Near this beginning, let us jump to the end. Imagine the planned, tax-payer funded, single-payer, regional provider infrastructure --- The United States Health Care System (USHCS) -- is up and running. Universal access to affordable, basic/necessary, compassionate --- safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP) is provided to all.

As the story goes, the single mother (her husband was killed in an auto accident two years before) successfully juggles a challenging job managing the Ticonderoga convenience

store with two more daunting undertakings (son Alexander age 11 and daughter Amaryllis age 9) at home.

In general, the children are doing well. Like all kids, they regularly bring infections home from their disease-incubating parochial school. Several days before, despite his annual flu shot, the lad contracted Influenza B. Aside from missing school, he was recovering well.

At 2 AM Sunday morning in the midst of a raging blizzard, he awoke with severe pain in both calves. He could not walk. Although this was far from her first drama, the preternaturally calm Mom was beside herself with worry. After administering a dose of Tylenol to Alex, she was immediately connected online with her son's Primary Care Pediatric Team's AI Ambassador, 'Patch.' Within moments:

- Jack's up-to-date medical record was reviewed;
- Jack's vital signs were measured and determined to be normal;
- Jack's symptoms and Mom's observations were patiently explored in detail;
- A pediatric nurse practitioner signed in;
- Mom, applauded for the Tylenol, was encouraged to begin to relax; and
- Jack's Primary Care Pediatric Team advised:
 - Connect back with us at any time;
 - This is likely a known, rare complication of influenza called viral myositis;
 - Jack seems to have read the textbook --- most common in boys his age after Influenza B with symptoms exactly as he describes. Generally, recovery is rapid (several days) and complete;
 - It is important for him to drink significant amounts of fluids and rest;
 - A visit to the Glens Falls USHCS Emergency Center (61 minutes on a good day) is unnecessary at this time;
 - A morning appointment at the Essex County USHCS Pediatric Urgent Care (5 minutes) has been arranged --- since this is authorized, there will be no co-pay. They, expecting you, will have his updated medical record in hand;
 - Jack's Pediatric Urgent Care Team will examine him and likely do some blood work to check the status of his muscles and kidneys;
 - Jack's Primary Care Pediatric Team will be kept informed of his progress;
 - A virtual follow-up with his Primary Care Pediatric Team may be arranged;
 - Again, connect back with us at any time.

On Monday, Jack limped back to school. Impressed with events, Jack envisioned himself someday in the medical profession. His Mom, understanding that the pre-USHCS world would have likely played out as a clinical and financial debacle, was, back at work, thrilled with her worry/care/affordability ratios.

As is generally the case in these matters, cool as the other side of the pillow, Amaryllis was pretty much unimpressed.

Respectfully submitted with fondest personal regards,

Dr. Mike

mikewhitemd@gmail.com

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Chapter 3. Accessible, Affordable Care --- Financial Paradigm

"Every single one of us deserves access to quality, affordable health care."

Sara Gideon

July 4th

Fine Citizens hello.

These financial thoughts directly address the clinical case presented in Chapter 2 above: *Accessible, Affordable Care --- Clinical Paradigm*. Please give it a turn.

Looking back, imagining the planned United States Health Care System (USHCS) to be up and running as carefully designed, tax-payer funded, single-payer, regional provider infrastructure, a significantly ill (viral myositis) young lad had access to and received immediate affordable, basic/necessary, compassionate --- safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP). A significant clinical success story for sure but the clinical implications are only a small part of the message. Benefits extend far beyond the clinical.

Please consider...

- A blue-collar kid received care without out-of-pocket expense;
- His Mom does pay a modest annual tax as a percentage of her income;
- Her employer does pay a modest annual tax as a percentage of corporate income;
- The year before the onset of the USHCS, the young family paid \$900/month in healthcare premiums (\$9,800/year) and faced co-pays, co-insurance, an \$8,000/year deductible and \$16,000/ year out-of-pocket maximum. Each day the family confronted The Great American Health Care Paradox I --- expensively 'insured' when well and expensively uninsured if/when illness or injury would intervene;
- The care was provided by a 5-Star regional health system based in Albany devoted to universal citizen access to ABC-STEEEP. Facilities include rural centers; regional hospitals; a university children's hospital; and a university (quaternary care) medical center;
- Carefully supervised artificial intelligence functions enabled 24/7/365 effective access to ABC-STEEEP;

- Care as described eliminated a crowded emergency department visit that in previous years would have had a \$200 co-pay. Follow-up visits would have required \$35 co-pays;
- If meds had been required, they would have been included --- not so in prior years;
- The lad's portable, up-to-date, accurate, legible and always available medical record is a priceless gift to care givers; and
- Implicit efficiencies were realized:
 - Mother's sanity was preserved;
 - The need for stormy early morning distant travel was abrogated;
 - The emergency department was unburdened;
 - Urgent care and primary care team care was facilitated;
 - The mother maintained full employment (and a precious full week's take home pay);
 - Her employer is smiling;
 - Return to school was immediate;
 - If traveling, the same care would have played out anywhere in the United States and Territories;
 - The talented working mother is positioned to consider better employment should the opportunity arise --- her family's health care insurance is not employer dependent; and most importantly...
 - enlightened planned infrastructure design eliminates abuse, bureaucracy, duplication, fraud, greed, inattention and waste and enables universal citizen access to ABC-STEEEP.

All good. However, the main advantage for this family and for millions of other American families is they are insured from the fear of facing insurmountable health care expenses that jeopardize family career, education, finance, food, health, housing and retirement securities. With their security, the security of hospitals, communities and our nation are enhanced.

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Chapter 4. Responsibility to Sound the National Health Care Alarm

"Privilege is here, and with privilege goes responsibility."

John Fitzgerald Kennedy

"You cannot escape the responsibility of tomorrow by evading it today."

Abraham Lincoln

July 4th

Fine Citizens hello.

For a lifetime, I (the ancient, wizened, academic, administrative and clinical physician) have had the privilege to participate in my beloved, sacred medical profession. For seven decades, Medicine (the dreaming, the becoming, the practicing, the experiencing, the sharing, the analyzing) has consumed me. At times, my journey has been arduous; however, it has always been unfailingly fulfilling. Any sacrifice on my part, has been repaid a thousand-fold. Privileged to have been (and remain) a physician, I have been truly blessed. It is a career, inseparable from a life, that I would wish for all.

As I wind down, looking back, I recognize my profession has only been lent to me for a brief time. At some conscious/unconscious level, I have always understood that this privilege has never been mine for the keeping. It has only been entrusted to me to, to the best of my ability, implement, prudently steward, burnish and ultimately pass on.

From the beginning, I have known that this gift --- this privilege to heal --- has been accompanied by responsibility --- the responsibility to leave my profession better than when it was first entrusted to me. Now, entering my career and life final chapters, I must step up to my responsibility. Seeing something, I have the responsibility to say something:

- The seeing: health care in our fine United States has become an alarming paradox. On one hand, for those in the right place at the right time, care is beyond splendid. For others, it is, at best, an inaccessible, unaffordable wish --- and those counted among these less fortunate have become an ever-increasing majority.
- The saying: I must sound the alarm --- our unplanned national health care non-system is in disarray. While recognizing and praising much good, I must decently, gently and kindly tell it plain --- our United States health care has evolved into a certifiable, cataclysmic, catastrophic, chaotic, unaffordable hot mess. Alarmed, together, we must design and advance the solution: a planned, tax-payer funded, single-payer, regional provider infrastructure --- The United States Health Care System (USHCS) --- that provides our citizens universal access to affordable, basic/necessary, compassionate --- safe, timely, efficient, effective, equitable (just), patient-centered care (ABC-STEEEP).

As I step forward, I recognize many share my responsibility. Like me, administrators, care givers, citizens, friends, matriarchs/patriarchs, neighbors, nurses, patients, physicians and politicians are obligated to step up and provide our trailing generations (our progeny) [our near and dear] universal access to ABC-STEEEP.

Alarm sounded, alerted, please join me in the fray.

Respectfully submitted,

Dr. Mike

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Chapter 5. Perfect Health Care That I Cannot Abide

"Henceforth I ask not good fortune. I myself am good fortune."

Walt Whitman

July 4th

Fine Citizens hello.

As I, the ancient, wizened, academic, administrative and clinical physician, decently, gently and kindly step forward with a harsh (perhaps not harsh enough) message --- health care in America has become a certifiable, cataclysmic, catastrophic, chaotic, unaffordable hot mess -- - it is reasonable for you to conclude that I am disenchanted with, possibly even harmed by, my personal health care. *Au contraire, mon ami.* Each day, I celebrate my perfect health care.

How can my intense concern for the state of United States health care and my personal experience be so far apart? The reason is that I am among a minority of citizens who have access to wondrous affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP). As I sit in this health care catbird seat most citizens do not. How can this be? What are the reasons for my good fortune...

1. Having brilliantly chosen my ancestors well, I have inherited basic good health;
2. Another stroke of brilliance --- I have had the good sense to age into Medicare eligibility;
3. As a physician, I am well informed about how to preserve health and when and why to seek care;
4. As a physician, I understand a) how the dysfunctional, non-system works and importantly, b) how to make the non- system efficiently and effectively work for me;
5. Fortuitously, I have accrued adequate personal assets that enable me to comfortably address quite reasonable (ever escalating) Medicare out-of-pocket expenses (premiums; co-pays; co-insurance; and annual out-of-pocket maximums);
6. I have had the wisdom (more blind luck) a) to live in a region in which a fine 5-Star medical system offers superb health care;

7. I have enrolled in the expertly administered 5-Star Medicare Advantage Plan offered by this ascendant 5-Star regional health system that provides me access to ABC-STEERP; and
8. Provided my physician perspective, I have been adept at identifying and working well with a (truly) brilliant Primary Care Internal Medicine/Geriatric Personal Physician who is dedicated to assisting me experience ABC-STEERP.

All good --- except it inequitably only applies to the fortunate likes of me. Guilty as charged, I lament a circumstance I cannot abide. Therefore, my quest --- privileged to heal, I am duty bound to advance planned, tax-payer funded, single-payer, regional provider infrastructure that provides our fine citizens with universal access to ABC-STEERP.

Respectfully submitted,

Dr. Mike

mikewhitemd@gmail.com

<https://www.fixingushealthcare.com/>

Please share your perceptions (your reality) about what I have right, wrong and/or omitted. I will be delighted to hear from you as your insights will significantly enhance my efforts. Importantly, if/when a message rings true, please forward it to those you deem may desire to know. TMWMD



Chapter 6. Extinguishing Misperception #1 --- Health Care (as Infrastructure) Is a Right

“The Constitution only gives people the right to pursue happiness.

You have to catch it yourself.”

Benjamin Franklin

July 4th

Fine Citizens hello.

The weeping 10-year-old young lady sat in the school nurse’s office with a schoolyard broken arm. Although she was bravely handling the pain, she was inconsolable --- “please don’t call my parents, we don’t have health insurance.” At age 10, she understood that, in our country, care for her injury may immediately place her family’s career, education, finance, food, health, housing and retirement securities in jeopardy. So wrong, that.

As a medical professional and concerned citizen, this is a national circumstance that I cannot abide.

Harkening back to the *Declaration of Independence* --- “*We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain Unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness*” --- I well

understand the pursuit of the rights mentioned is aspirational and entirely up to individual initiative. There have never been and can never be government guarantees.

However, at the same time, our government's leadership has wisely provided certain services as infrastructure --- services that universally enable the pursuit of prosperity (life, liberty, happiness) by one and all. For the greater good, airports, clean water, flood control, harbors, internet, highways, mail delivery, power grid, etc. have been established as tax-payer funded infrastructure. For reasons unexplained, basic/necessary health care has not been recognized as infrastructure. This represents an egregious, long-term misperception that must be corrected. Universal citizen access to affordable basic/necessary, compassionate - safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP), is a fundamental, bedrock infrastructure requirement for enabling the pursuit of prosperity by one and all.

Health care in our fine country has wrongly evolved as an unplanned non-system commodity that has, rudderless, become a certifiable, cataclysmic, catastrophic, chaotic, unaffordable hot mess. With this non-system now exposed as the root cause of our health care debacle, our fine leadership must now 1) step up and enable the pursuit of prosperity by one and all by 2) creating planned, tax-payer funded, single-payer, regional provider infrastructure 3) that both provides our citizenry with universal access to ABC-STEEEP and 4) defends our citizens' career, education, finance, food, health, housing and retirement securities from jeopardy if/when illness or injury intervene.

Respectfully submitted,

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Chapter 6. Extinguishing Misperception #2 --- We Are (in fact) Formed in Secure Social Containers

"Humans are social beings, and we are happier, and better, when connected to others."

Paul Bloom

July 4th

Fine Citizens hello.

When I entered medical school, I perceived that our fine country had an implicit understanding (a contract if you will) with its fine citizens that we would care for one another.

In concert with that understanding, I, as a physician, would have the privilege and responsibility to strive to do important, meaningful work that would, in some small way, make a difference for my fellow citizens.

Following that code for my many professional years, some (among the health care haves) now counsel me that my perception of an implicit social contract has been in error. In our country they now say, “we have no responsibility to be our brothers’ keeper.”

I vociferously disagree.

You, they and I have had the good fortune to grow up in what Professor David Brooks describes as “a well-ordered, secure social container” in which we individuals were supported and nurtured by aligned family, extended family, school, church, city, state and country. In this secure container, we perceived we had the unalienable rights of life, liberty and the pursuit of happiness. We found confirming heroes in our lives as examples --- the athlete, the aunt and uncle, the coach, the doctor, the journalist, the musician, the nurse, the nun, the parent and grandparent, the pharmacist, the policeman, the politician, the priest, the professor, the nun, the soldier, the teacher and the writer. Growing from kid to adolescent to young adult, each of us intrinsically understood that, in turn, it would become our social duty to strive to position ourselves to, like them, do meaningful, important work that may make a difference.

Philosopher Rabindranath Tagore says it well, *“I slept and dreamt that life was joy. I awoke and saw that life was service. I acted and behold, service was joy.”*

The more materially fortunate always were among us. In the past, they understood their good fortune. Born on third base, they never maintained they hit a triple. They did not blame the less fortunate for their less prosperous circumstances. Compassion and fair play prevailing, they offered helpful (educations, jobs, safety, etc.) legs up.

The current unacceptable status of our country’s health care represents two national failings: 1) our unplanned health care non-system has predictably evolved rudderless into a certifiable, cataclysmic, catastrophic, chaotic, unaffordable hot mess; and 2) our privileged leaders --- themselves raised in secure social containers and now benefiting from superb health care --- thinking our society’s hot mess is acceptable, have lost their way. The first failing (not comprehending that health care must be planned infrastructure and not a commodity) can be placed in complex historical perspective, and, if not forgiven, understood. The second callous failing is unconscionably beyond the pale.

Looking back and forward, the time has come for the conscience, character and will of our fine virtuous citizenry to create planned, tax-payer funded, single-payer, regional provider infrastructure that provides universal access to affordable, basic, compassionate --- safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP).

Respectfully submitted,

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Chapter 8. *The Pitt's* Missing Message

"The purpose of art is washing the dust of daily life off our souls."

Pablo Picasso

July 4th

Fine Citizens hello.

My good doctor, senior mentor and friend (cinema, dining, golf, medicine, music and life) advised that *The Pitt* is a must watch as it represents relevant, riveting, accurate drama just perfect for my station in life. Demonstrating my (life-long handicapping) penchant for sangfroid and hard-headedness, I --- dismissing sage advice out-of-hand --- announced that "I don't do medical shows (especially those about an emergency room in a respected hospital in my historic, charming own town --- Pittsburgh)." Case closed --- until it wasn't.

Having thoroughly run through *Guilt*, *Wolf Hall* and *The Count of Monte Cristo* (oh, the brilliance of that 1840s Alexandre Dumas); proudly found *The Forsyte Saga* too 'soap-opera-ish' for my discerning taste; and under extreme spousal pressure to "damn it, just watch something," *The Pitt* streamed. 15 minutes in, I was hooked. After five unable to look away from episodes, here is what I observe:

- The protagonist, Dr. Robby, if taller, better looking and a tad smarter, might be me;
- The clinical cases (with rare dramatic exceptions) are entirely believable;
- The chaotic waiting room and clinical area are palpably accurate;
- The team (the nurses, the physicians, the support staff) is spot on;
- The friction with hospital administration over the root cause of patient satisfaction --- the lack of in-patient beds is very real;
- The brilliance (all Alpha Omega Alpha on steroids) of the 'Better Angels' (medical students, residents, senior physicians and consultants) and their exceptionally mature clinical skills tests credibility --- but I am down with that;
- Good, bad, and ugly clinician personalities in a futile struggle to overcome nature and nurture and evolve towards perfection are precisely portrayed;
- The weight of the suffering of the patients and the burden for their significant others is conveyed; and

- The anxiety, disappointment, frustration and guilt carried by the care givers (secondary victims we call them), who, striving (imperfectly) to do their best with (imperfect) abilities, struggle to (imperfectly) cope when, despite best efforts, outcomes are less than perfect.

One issue has not yet been addressed --- the cost of care. As the circumstance dictated rhythm of each psychological, physiological and clinical case unfolds, a financial meter runs in parallel. The tally (charges) --- ambulance, emergency, radiology, anesthesia, surgery, intensive care, rehabilitation --- for a dramatic trauma 'save,' may approximate ~\$300,000. Per mysterious, inequitable formulas:

- Medicare patient: a Medicare Kabuki Dance will announce that Medicare will recognize ~\$45,000, pay ~\$35,000 and the patient owes ~\$3,000. Most will move on in their lives.
- Employer-provided insurance: similar Kabuki Dance but co-pays, co-insurances, deductibles and out-of-pocket maximums have 'insured' patient owing ~\$27,000 per The Great American Health Care Paradox --- 'insured' when well but uninsured if illness or injury intervene:
 - Wealthy --- pay and move on;
 - Paycheck to paycheck (most Americans) --- encounter medical debt and food and housing may become insecure;
 - Working uninsured (too many Americans) --- no Kabuki Dance here. As a starting point they may be presented with a ~\$300,000 (to be negotiated) bill and food and housing will likely become insecure; and
 - Indigent --- Medicaid may foot the bill.

As often (but not often enough) harshly (but not harshly enough) stated, United States health care is an unplanned non-system that, rudderless, has evolved into a certifiable, cataclysmic, catastrophic, chaotic, unaffordable hot mess. Having told it plain and with our moral debacle recognized, our decent, just nation must create a planned, tax-payer funded, single-payer, regional provider infrastructure --- The United States Health Care System (USHCS) - -- that provides our fine citizens universal access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable (just), patient-centered care (ABC-STEEEP).

Respectfully submitted,

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Chapter 9. (Imaginary) Senator Health Care Insights

"Distrust and caution are the parents of security."

Benjamin Franklin

"True individual freedom cannot exist without economic security and independence."

Franklin Delanor Roosevelt

July 4th

Fine Citizens hello.

Please read this important article [Families Are Facing Difficult Health Choices](#) by Miami Herald reporter Mr. Max Klaver and then imagine that a courageous Senator responded with this way-off-the-record letter...

Reporter Max Klaver,

Thank you for your insightful April 6th article, *"Families are facing difficult health choices Inflated insurance bills are eating into budgets as other costs are high and rising.* I read it in the Tampa Bay Times.

As you reported, Senators --- basically good people all --- were, perhaps understandably, unwilling to comment on your too accurate reporting. Let me, decently and kindly telling it plain, explain:

- Without being critical, your article is heavy on facts and light on analysis and synthesis. Moving from generating heat to shedding light, painful conclusions are only a few of your reporter keystrokes away. You already have all the information necessary for summary conclusions. It is past time to go there.
- Although mum, the Senate has held regular, riveting clandestine meetings about health care. After discussion, there is consensus:
 - Congresses' first order of business is always to ensure each member and family have zero-deductible health care insurance in perpetuity. Regarding the importance of health care for the average citizen, that says it all.
 - United States health care is an unplanned non-system that, rudderless, has evolved into a certifiable, cataclysmic, catastrophic, chaotic, unaffordable hot mess.
 - The solution is to start anew with the creation of planned, tax-payer funded, single-payer, regional provider infrastructure --- The United States Health Care System (USHCS) --- that provides our fine citizens universal access to affordable, basic/necessary, compassionate --- safe, timely, efficient, effective, equitable (just), patient-centered care (ABC-STEEEP).
 - So, our government, confident no one is listening, is letting the facts (which you so well report) speak for themselves. For the sentient mind, the implications are now inescapable:

- Our government does not have the wisdom, energy or courage to step up to this solution; therefore, our government has washed its hands of this critical issue.
- Our government is sending the message --- it is now twice foolish to chase health insurance premiums: 1) you (and your employer) can no longer afford them; and 2) if/when significant illness or injury intervene, despite being 'insured,' co-pays, deductibles; co-insurance and out-of-pocket maximums will leave you essentially uninsured --- The Great American Health Care Paradox.
- Clarifying government's message --- while healthy, enjoy your lifestyle; however, if significant illness or injury intervene (unless protected by immense wealth) you may anticipate your career, education, finance, food, health, housing, retirement securities (and your lifestyle) will wither away;
- Surely, you say, seniors (our main voting block) in their Medicare health care catbird seat, are protected. *Au contraire mon ami*. This is Senate legerdemain. The wolf is already at the old folks' door --- they are just willfully unaware.

What would a fix look like? Starting anew, a planned system would and could address taxation, public health, medical education, training, care and payment. In the process, abuse, duplication, fraud, inattention, inefficiency and malpractice would and could be addressed. Successful 5-Star regional Medicare Advantage plans already approximate what can and should be done and would and could readily serve as pilot programs that provide universal citizen access to ABC-STEEEP.

What is required? The informed conscience, character and will of our fine, decent, virtuous citizenry must insist our government leadership make this happen; and our government leadership, having listened, must comply. Our (yours and mine) career, education, finance, food, health, housing, retirement securities --- our lives as we know them --- depend upon it.

Respectfully submitted by your humble servant

Senator John Q Public

I observe these imaginary, courageous, way-off-the-record leadership comments are disappointingly right-on-the money. Alerted, I anticipate our fine citizenry, once informed, will have the wisdom, conscience, character and will to recognize our precarious circumstance and analyze and synthesize the data into the design and implementation of infrastructure that provides universal access to ABC-STEEEP --- infrastructure that will preserve our basic securities.

Respectfully submitted,

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Chapter 10. Our Health Care Debacle --- Five Enabling Factors and the Root Cause

"There are a thousand hacking at the branches of evil to one who is striking at the root."

Henry David Thoreau

July 4th

Fine Citizens hello.

As I (humbly but correctly) contend that our fine country's health care has devolved into a certifiable, cataclysmic, catastrophic, chaotic, unaffordable hot mess, I must ask --- how did we get to a place where so many citizens do not have access to affordable, basic/necessary, compassionate — safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP)? After analysis, I identify five enabling factors and the root cause:

- Enabling Factor #1: the current status of United states health care demonstrates our fine, rich, virtuous country has lost its way. Common decency has become uncommon. Confidence in our Clergy, Diplomates, Educators, Economists, Finance Professionals, Health Professionals, Law Enforcement, Justices, Military, Representatives and Senators, Scientists and Truth is being systematically undermined. In the process, the worth of a life has been devalued.
- Enabling Factor #2: over time, the leadership of our fine country has determined that the words *"that all men are created equal, that they are endowed by their Creator with certain Unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness"* are merely aspirational. Unless facing existential national crisis (like a Pearl Harbor), leadership now holds that each of us stands all alone and is very much on our own to aspire to a good life. For our health and well-being, they advise *Carpe Diem* and caution *Caveat Emptor*.
- Enabling Factor #3: in violation of every industrial engineering quality and continuous quality improvement principle, United States health care is, from its beginnings, a leaderless, unplanned, non-system that has predictably devolved rudderless into an

unsustainable hot mess — proving again that W Edwards Deming’s tenet, “*Every system is perfectly designed to get the results it gets,*” holds true.

- Enabling Factor #4: the primary objective of health care --- universal access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable/just, patient-centered care (ABC-STEEEP) — has been supplanted by profit as the primary goal. This capitalistic slippery slope fosters a leaderless culture that enables abuse, bureaucracy, duplication, fraud, greed, inattention and waste and results in inefficient, unaffordable health care.
- Enabling Factor #5: a new beast now roams the land --- unqualified politicians are finding personal and professional advantage in actively undermining the public’s trust in our country’s world-class public health expertise, evidence-based medical science and the ‘Better Angel’ practitioners who serve us so well each day. That predictable downstream suffering and death will surely come worries them not.

And now (drumbeat), The Root Cause. Simply, health care has been misclassified in our United States capitalistic society as a commodity when, in fact, it is critical infrastructure (like air travel, bridges, the grid, highways, the internet and ports) that enables, advances and protects 1) personal (career, education, finance, food, health, housing and retirement) securities and 2) the public (institutional, community, economy and national securities) good.

I am not alone in this. There is general agreement that our health care non-system is a hot mess. And that is where the conversation generally ends --- “Houston, we have a problem.” There is a solution. I, your quixotic, ancient, wizened, academic, administrative, clinical physician am stepping forward with The United States Health Care System (USHCS).

Please stay tuned...

Respectfully submitted,

Dr. Mike

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Chapter 11. Our (Yours and Mine) Flawed United States Health Care Contract

“We’re all in a social contract.

Whether we like it or not, we live in each other’s good graces”.

John Popper

July 4th

Fine Citizens hello.

The average American, including this +/- average quixotic, ancient, wizened, academic, administrative, clinical physician, is basically misinformed regarding the provision of universal access to affordable, basic/necessary, compassionate - safe, timely, efficient, effective, equitable (just), patient-centered care (ABC-STEEEP) to the fine citizens of our United States. The unvarnished truth --- categorized as an unplanned commodity instead of planned infrastructure --- access to ABC-STEEP is not a right. To eliminate ingrained misperceptions, please carefully consider and then willfully (perish the thought) sign the following implicit United States health care contract.

Our (Yours and Mine) Flawed United States Health Care Contract

Good Citizen, greetings.

As Benjamin Franklin reminds, "The Constitution only gives people the right to pursue happiness. You have to catch it yourself" --- you are free to pursue happiness in our fine United States. When it comes to your health, our fine country does wish you well. While giving you every encouragement to experience good health, your fine country contractually reminds you that when it comes time to access health care, you are on your own. For clarification:

1. If (having chosen your ancestors well) you are gifted good health; if you respect your gift; if you have the good fortune to avoid serious illness and injury; and if you have the wisdom to not live too long --- good luck with all of that --- you start with a health care leg up. Accolades.
2. Should you require significant care, you may reliably trust that fine, impeccably trained 'Better Angels' will step forward in your time of need with courage and expertise and provide you with world-class compassionate, safe, timely, efficient, effective, equitable (just), patient-centered care (C-STEEEP).
3. If you are well-employed and healthy:
 - You will likely 1) have employer-sponsored health insurance; 2) be able to afford your pricey premiums, deductibles, co-pays, co-insurance, and out-of-pocket maximums; and again, if healthy, 3) perceive that you are expensively well-insured.
 - However, should you become significantly ill or injured, despite expensive 'insurance,' your care may become paradoxically (The Great American Health Care Paradox) unaffordable --- that you are, in fact, uninsured.
4. If you are age 26 or younger and your parents have employer-sponsored health insurance, #3 above applies to you. At age 27 and beyond, you are counseled to have employer-sponsored health insurance (i.e., to have a job that provides health insurance).

5. If you are working without employer-sponsored health care insurance and live and live paycheck to paycheck:
 - You may be working multiple part-time jobs so your employer(s) will not be required to provide (excessively expensive and unaffordable for them) employer-sponsored insurance.
 - If you have purchased subsidized basic health insurance, as soon as significant illness or injury intervenes, you will immediately be overwhelmed by and unable to afford your premiums, deductibles, co-pays and co-insurance and you will immediately comprehend that you are essentially uninsured. Welcome again to The Great American Health Care Paradox --- expensively insured when healthy but uninsured when ill.
 - If you cannot afford to purchase subsidized basic health insurance, as soon as significant illness or injury intervenes, you will immediately be financially overwhelmed by the expense of your care.
In each case, significant illness or injury may place your career, education, finance, food, health, housing and retirement securities in jeopardy.
6. Some sad good (sort of) news. If you find yourself impoverished by the complexities of life, you may (or may not) qualify for Medicaid. If you do qualify for Medicaid, the program may or may not apply to you as funding is continuously on a Congressional slippery slope. However, if you qualify for and successfully enroll in Medicaid, government-sponsored health care will provide you access to care. As a caveat, many specialists may not accept Medicaid patients.
7. As a reward for service, Veterans may be eligible for well-deserved, well-earned government-sponsored care.
8. Some better news. If you have had the wisdom to age into Medicare, you will have access to stable (for the moment at least) government-sponsored care. If you live on a fixed income and do not have personal savings, you may still find it a struggle to keep up with fairly reasonable premiums, co-pays, co-insurance and deductibles.
9. Some really good news: if you have first-rate private insurance (with or without Medicare) and if you are protected by considerable personal wealth, you (able to address expensive premiums, co-pays, co-insurance and deductibles) 1) will perceive you are well-insured and 2) will be among the minority of citizens positioned to enjoy a lifetime of superb, world-class United States health care. Well done, you.
10. Several cautionary contractual caveats:
 - Referred to premiums, deductibles, co-pays and co-insurance are ever increasing.
 - Premiums, deductibles, co-pays and co-insurance reset every January 1st (*note: illness and injury do not*).

- If you have employer-sponsored health care you may find your next steps in life decision-making may prove complex. For example, you may find yourself anchored to an unacceptable career situation because your health care insurance is not portable to a new life circumstance.
- If you are self-pay (uninsured) your provider, hospital and pharmacy charges will likely be significantly greater than the charges insurance companies pay --- another perverse United States health care paradox.
- Uninsured and (increasingly) insured individuals and families facing significant health care bills are finding that their career, education, finance, food, health, housing and retirement securities are being eroded.
- In this health care debacle, individual illness and injury is placing downstream strain on family, community, state and national securities.
- Sadly, you must beware (*Caveat Emptor*) that abuse, bureaucracy, duplication, fraud, greed, inattention and waste may multiply your financial exposure.

Good Citizen, your signature below reflects that you have read and happily agree to this unacceptable, unsignable, flawed United States Health Care Contract.

Signed:

Dated:

Salutations

Forewarned is forearmed.

Is there an alternative? Yes --- meticulously planned, tax-payer funded, single-payer, regional provider infrastructure --- The United States Health Care System (USHCS) --- that provides our fine citizens universal access to affordable, basic/necessary, compassionate --- safe, timely, efficient, effective, equitable (just), patient-centered care (ABC-STEELP).

Please stay tuned...

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