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# 1245 My wife recently had a baby, this is the bill.... (self.reddit.com)

submitted 8 hours ago by [pursatrat](#)

- Wife with previa placenta, c-section, 9 days hospital - \$50k+
- Son 3 weeks immature, 3 weeks in NICU - \$140K+

Welcome to American health care. I do have insurance so with that it will be about \$20K out of pocket for me. And most importantly my son is now 5 weeks old and thriving.

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## comments

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[otterEscapingNorth](#) 1002 points 8 hours ago [-]

I'm a Canadian in Canada, father of two. I created an account specifically after reading the above comment. This isn't a horror story, or even a story of near-disaster, just what happened, but I couldn't help but notice a contrast.

In the last weeks of my wife's first pregnancy, she began experiencing some stomach pain. We went to the hospital, she was checked out with a bevy of tests, discharged, and sent home when she appeared to be doing better. Gas, we all thought. After more pain a few days later, and some discussion with the nurse over the phone, we agreed that this needed to be checked again. My wife was diagnosed with an unusual affliction that can affect pregnant women, and that it was best treated with the baby removed.

They tried to induce labour (to no effect), she was given an epidural, and eventually it was decided that this was best handled with a cesarean. The deed done, all was well. Mom and child #1 stayed in the hospital for a few days, receiving checkups and the assorted 200-point-inspections that newborns seem to need. I brought them home, life was good. A nurse came to our home within a couple of weeks to see if we needed anything. At some point my wife went in to a nursing clinic at the hospital to get help with breastfeeding.

Pregnancy #2 came along a couple of years later. As a consequence of history, there were a couple of extra appointments with the obstetrician, an extra ultrasound (I think)...and about three weeks before the due date,

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submitted on 22 Jul 2009  
points 1245  
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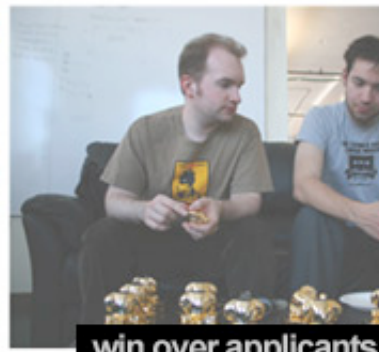


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my wife started getting pains again. The ob's general take was "let's not mess around - let's just go with the cesarean...how 'bout this weekend?" Another surgery, another stay of a few days.

I paid for parking. I paid to get some photos of the ultrasound in a cutesy envelope, and I paid something like \$10 or \$15 so my wife would have a phone in the hospital room. I never saw a bill. I don't know how much all this cost. I'd never think this is all that remarkable except that I keep hearing that it is.

I don't really know what things are like in the U.S. I hear horror stories, of course, but I've learned not to trust what you're told about a foreign health care system. I don't know what it's like in the UK or France since I've never lived there.

As for what goes on in Canada...I don't suppose it comes as a surprise to most of the crowd on this particular board to be told that you are being lied to. Horribly, horribly lied to. As the debate rages on in your country, my wife and I are frequently exposed to the things you're being told about the system in my country. She laughs out loud, and my stomach turns.

This isn't a polemic. I don't know that you can really walk away with more than "I heard from some guy that it's not so bad." You folks should do what's best for you and your country, but you deserve good information and a good debate to make your choice.

[permalink](#)

[magdaleena](#) 592 points 6 hours ago [-]

Got pregnant @ 19 - was at a decent job, unfortunatley no health insurance though. My 1st doctor appointment, they sat me down for "financial counseling" on how I was going to afford the hospital bill to pay them. I couldn't afford the projected 20K hospital bill on my own, so they suggested I apply for Medicaid. (And that was if there were NO problems)

Called the Medicaid office and was denied because I made FIFTY DOLLARS over the income limit per year. They told me that I should quit my job so that I would qualify for public assistance - otherwise the bill would be entirely on me.

Luckily, I had a boss that I could really confide in. She cut back my pay by like ten cents an hour, something ridiculously insignificant like that, and wrote a letter to my caseworker letting her know that it was due to "company budgetary restraints". Voila, I got the help I needed.

Not many people are nearly as lucky as I was. The fact that I was actually TOLD to quit my job in order to be able to 'afford' having my son still makes my stomach churn.

[permalink](#) [parent](#)

[psychosid](#) 203 points 5 hours ago [-]

That makes me sad. What a sad thing for a government worker to tell an American.

[permalink](#) [parent](#)

[tripmas](#) 271 points 5 hours ago\* [-]

Even worse, how about when your wife works for the insurance company that is also her provider and after our baby was born they refused to pay the bill because her pregnancy was a pre-existing condition, their excuse was that because the child was born 2 days

prior to the due date she must have lied about the date she became pregnant.

added: now her employer is the same company that is suing us for the bill, ironic?

[permalink](#) [parent](#)

[mrgreen4242](#) 122 points 5 hours ago [-]

That's the craziest thing I have ever heard. ANY doctor, OB or not, will tell you that due dates are estimates at best.

[permalink](#) [parent](#)

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[sidewalkchalked](#) 77 points 4 hours ago [-]

I don't believe in "evil," but that is just about as close as it gets.

[permalink](#) [parent](#)

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[megablast](#) 29 points 5 hours ago [-]

Sucked in then. She works for one of these horrible companies, and somehow expects them to treat her any better??

[permalink](#) [parent](#)

[guy231](#) 19 points 4 hours ago [-]

It may seem heartless, but I have to agree. These companies run on people.

[permalink](#) [parent](#)

[rwparris2](#) 23 points 4 hours ago [-]

He didn't say what she was doing. Maybe she was directing phone calls or data entry. Jobs are often hard to find for unskilled workers or those with 'just' a BA. Sometimes you have to take a job with a large corporation just to live your life.

Also... insurance companies being evil isn't something most Americans have thought about until recently. You could say ignorance is no excuse but it is and sometimes you have to give people a fucking break and not judge them on some minor part of their lives that you don't even know the details of.

[permalink](#) [parent](#)

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[LApillpusher](#) 29 points 5 hours ago [-]

She told her that because she had to- the social worker did exactly the right thing. it's sad she HAD to tell her that, not that she told her.

[permalink](#) [parent](#)

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[thedragon4453](#) 160 points 4 hours ago [-]

In 2001, my wife (girlfriend at the time, age 19), had a brain aneurysm. We didn't have health care; we were just two kids barely out of school not sure what we were going to do with our lives. We applied, and she also made some trivial amount over the cap.

We'll be filing bankruptcy on over 150K in medical bills this year. We were going to try to pay it, but it would cripple us for the next decade, and we've got two kids we want to go to

college and retirement to think about.

Watching the "debate" about nationalized health care is beyond fucking ridiculous.

[permalink](#) [parent](#)

[Jessegr](#) 19 points 4 hours ago [-]

move to canada

[permalink](#) [parent](#)

[Kyderdog](#) 34 points 4 hours ago [-]

why not just fix our health care...

[permalink](#) [parent](#)

[DAWTSF](#) 39 points 3 hours ago [-]

If it were that easy. Unfortunately you have a lot of ignorant people in your country (no offense - Reddit, for one, has made me learn there are a LOT of smart people in America.) Not to mention the lobbyists and other crap you don't know about.

As a Canadian, I can't even imagine how annoying it must be to know that you have very little say in anything these days. And to iterate otterEscapingNorth point on ignorance; Canada's (Ontario) health care has always been top notch compared to the horror stories I've heard.

[permalink](#) [parent](#)

[cultured\\_banana\\_slug](#) 16 points 1 hour ago [-]

My parents went bankrupt due to health care costs and my dad still thinks that nationalized health care is "evil and wrong." Even though he doesn't make anything close to \$250k a year, he still thinks that the rich should be allowed to keep as much of their money as possible. I asked him if he'd be OK with me going bankrupt and being ruined if I got sick. I asked him if that was OK with him.

He didn't answer.

[permalink](#) [parent](#)

[Infinity\\_Wasted](#) 3 points 16 minutes ago [-]

my dad used to think that too. but then he *did* get sick. sort of. he was having stomach pains, and after having been to the doctor's, it was discovered that he had a cyst putting pressure on the duodenum\pyloric region.

after minor out-patient surgery, my family was given the bill: it was \$12,000- all for a procedure that took 14 minutes of prep, another 10 minutes of surgery. and about 3 hours worth of tests to determine the diagnosis beforehand.

that was in 2001. my parents haven't even paid off half of that bill and the hospital charges interest on it too. at this rate, my father- 56 years old- will be dead before it's completely paid up.

[permalink](#) [parent](#)

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[growinglotus](#) 9 points 2 hours ago [-]

heh. we should give them the statue of liberty. "give us your sick, etc."

[permalink](#) [parent](#)

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[Echospre](#) 59 points 5 hours ago [-]

Not many people are nearly as lucky as I was. The fact that I was actually TOLD to quit my job in order to be able to 'afford' having my son still makes my stomach churn.

That's actually sickening. What sort of system would prefer a single mother to be WITHOUT a job?

[permalink](#) [parent](#)

[Dr\\_Schrodinger](#) 39 points 4 hours ago\* [-]

There are so many young women <21 years old in my area that actually try to get pregnant because the only jobs for anyone here are shitty factory jobs and fast food. They can then live fairly comfortably amongst other mothers their own age in project housing with their steady stream of income from welfare. Often they would also have their boyfriend live with them but pretend not to, to avoid a raise in rent, then have their boyfriend make money for them in addition to their welfare check. Trust me on this, I have seen it first hand.

[permalink](#) [parent](#)

[load more comments](#) (8 replies)

[dakboy](#) 12 points 4 hours ago [-]

If you're working, then you should be willing to work harder, so why bother assisting?

If you're not working, there's probably a reason for it, so we'll take care of you.

The system is fucked.

[permalink](#) [parent](#)

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[reenigne](#) 27 points 2 hours ago [-]

Just to add to the "war stories"...

My wife and 2 children (2 and 5) were in a car accident on June 1. Wife & 2 year old sustained minor injuries and 5 year old was seriously injured (multiple skull, jaw, cheekbone fractures etc.). The bill for the ER visit alone was \$20,000. My 5 year old was in for 1 full week, so we're in the 6-figure range for hospital bills.

Our insurance (I was laid off in April, but was able to "cobra" my existing health insurance) paid everything except for \$2,000 deductible, but I believe they are "coming after us" as my wife was found "at fault" for the accident. It's not clear that she *was* actually at fault. There were no witnesses and the investigators were unable to accurately determine the speed of the SUV that hit our Corolla. She says one thing, the SUV driver says another...and since she was making a left-hand turn, she loses.

Basically, if we get sued by our insurance company (and lose), we're back to square-zero financially.

I'm not a big proponent of 'socialized medicine' because it seems like governments tend to do a lousy job running things, but socialized medicine **can't be** much worse as far as inefficiency is concerned than our health insurers right now.

Also, I spent the week at the hospital with my 5 year old, and I passed by the emergency room every day as I went to grab some lunch. the ER waiting room was perpetually packed with poor people. Those people have it a lot worse than I do and it's absolute bullshit.

[permalink](#) [parent](#)

[immerc](#) 24 points 2 hours ago [-]

Do you have any experience with 'socialized medicine'?

I've lived in both countries with 'socialized medicine' and in the USA, and let me tell you, the country that does a lousy job of running things is most definitely the states.

[permalink](#) [parent](#)

[reenigne](#) 8 points 2 hours ago\* [-]

no, i don't have any experience.

obviously, the empirical evidence seems to indicate that i'm wrong. it's just a gut feeling that if the us government can make something worse than the current healthcare system, they'll manage to do it.

just the cynic in me.

\*edit...but as i said, i think the current us system is absolute bullshit. everyone needs decent healthcare, especially the people i saw in the ER waiting rooms. if that's socialism, give me a double.

[permalink](#) [parent](#)

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[load more comments](#) (2 replies)

[bkellner](#) 15 points 5 hours ago\* [-]

My wife gave birth to our son 19 months ago. We paid \$20 for the first doctor visit co-pay when we first learned she was pregnant, and nothing up to the first baby's doctors appointment. Though, I was paying about \$630/mo for my insurance (through my job, so \$600/mo is a DISCOUNTED price.) And I only was bringing home about \$1350/mo after insurance and taxes. It's ridiculous.

I could rent a 2 bedroom apartment for \$600/mo, make car payments on three cars for \$600/mo, yet I need to spend that on health insurance. Whether I use it or not for that month.

To be fair, since I've had insurance my wife had a baby, and plastic surgery which was covered as well, over \$40,000 in medical bills in the past 2 years. Which, oddly enough, is almost as much money as I have made in the past two years. But I've paid \$14,400 in insurance since then, too.

Insane.

I've switched to an HSA account, which now means I have a deductible, but my company puts 70% towards the \$2300 deductible and it ends up costing me only about \$400/mo total. Still ridiculous, but it's America.

[permalink](#) [parent](#)

[Workaphobia](#) 14 points 4 hours ago [-]

| Whether I use it or not for that month.

That's a fallacy. Whenever you have insurance and it is *capable* of covering an insured event, you are *using* it.

[permalink](#) [parent](#)

[fishbert](#) 10 points 4 hours ago [-]

Until you're not using it, when they find some way to argue that any significant claim you make is related to a preexisting condition.

[permalink](#) [parent](#)

[load more comments](#) (4 replies)

[czawadzki](#) 11 points 4 hours ago\* [-]

Just think how much your employer is paying on top of that \$600. We have a small business and insurance is a killer. A female in her "child bearing" years is consistently well over \$1k a month. And every year, the Insurance company charges more and covers less. We get weekly updates on the "changes" to our plan.

My experience is that the Insurance Companies pay out for a few years and then starts denying stuff like crazy.

HSA's are risky. One of our employees switched to our Ins. Plan from an HSA -then his wife messed up her leg. He swears it would have bankrupted him if he had not decided to get on the company plan.

[permalink](#) [parent](#)

[AmericanGoyBlog](#) 40 points 4 hours ago [-]

| Just think how much your employer is paying on top of that \$600. This.

Now you know why American manufacturing is dead.

It's not the unions (you goddamn right wing / libertarian retards), it's this. Funnily enough German workers do ok and are profitable and able to compete in the global economy, and they are heavily unionized.

[permalink](#) [parent](#)

[load more comments](#) (3 replies)

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[robotevil](#) 5 points 3 hours ago [-]

| I could rent a 2 bedroom apartment for \$600/mo

Holy shit, where do you live that \$600.00 can afford a two bedroom apartment? I need to move there :/ ...

[permalink](#) [parent](#)

[load more comments](#) (5 replies)

[load more comments](#) (9 replies)

[sinsyder](#) 10 points 3 hours ago\* [-]

[Tommy Douglas](#) was a true Canadian hero. He championed social health care and Canada is truly better because of it. It didn't come easy, doctors went on strike and the public was against it. Tommy was labeled a Socialist and perhaps he was. He was the leader of a socialist party in Saskatchewan to my understanding, google him to read more.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[empirical](#) 11 points 5 hours ago [-]

So in the end Medicaid paid the entire cost?

[permalink](#) [parent](#)

[elustran](#) 7 points 3 hours ago [-]

That's how welfare works in this country. People complain about 'welfare moms' when there's no way they'd be able to afford life if they weren't on welfare and no way to get welfare if they hold down a job. We put constraints on the poor in such a way it keeps them poor and costs taxpayers extra money, rather than allow people to contribute positively to the economy. I've heard similar stories all across the board.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

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[SeaEych](#) 138 points 7 hours ago [-]

I love Reddit, love it a lot. It's an important source of information for many, many people. Please though, as a concerned citizen - I beg you, DO NOT JUST POST THIS ON REDDIT!!! New York Times, LA Times, any major news source. This is exactly what your southern neighbors need to hear!

We (can't speak for everyone - but I'll do my best to get people involved) will sign up for NHL TV, give them more money! Fuck, I'll become a hockey addict. I'll drink more Canadian beer. I will, when people ask, "what are you?" tell them, instead of Welsh, I'll say originally my family moved to Canada before landing in the US. Whatever trade seems good for you sir, consider it done.

[permalink](#) [parent](#)

[deaathleopards](#) 19 points 5 hours ago\* [-]

It's sad how both the anti universal healthcare advocates and pro reform advocates use horror stories which are extreme cases. These don't really matter in the bigger picture especially since the simple things like giving birth to a baby costs so much. The government should just do what happens where I live; everyone has public healthcare however, they can get privatized service for extra. This competition has pushed prices down.

I can get privatized healthcare for ~\$100 a month (and people think this is a rip off) which is why I think it's crazy when I see these stories where people spend many times more in America. Even though I have private healthcare, I can still go and get free service in a public hospital. The great thing about this is that if I can never afford a deductible or am not covered for something, (which I have never heard of happening to anyone I know) I could just get free service at the government hospitals.

**EDIT: Fixed an error, removed some bias.**

[permalink](#) [parent](#)

[otterEscapingNorth](#) 5 points 1 hour ago [-]

I really didn't intend to be an advocate per se. There are failures of the system in Canada, and there are some extreme cases and horror stories. Those cases bring the system under scrutiny and rightly so. That's actually not what compelled me to say something.

It's the lying...which in this case feels like too weak a word. This is not a case of spin, or of selective information. What I'm seeing a lot of is flat-out bullshit.

No cesareans? My wife's had two, and the second one was a "hey, better safe than sorry" decision. Rationed care? The only rations I deal with are the benefit limits of the plan through work. People being denied care because of age? Never heard of it.

Neither is Canadian Health Care a case of Jesus, returned to Earth in policy form. I hoped to see people talk to each other and tell their stories, good and bad, warts and all, which I'm seeing now on this thread with an honesty and a tone that I honestly did not expect, and I thank you all for your words.

[permalink](#) [parent](#)

[countingtheday](#)s 8 points 5 hours ago [-]

As a 23 year old male in New York, the cheapest(worthwhile) health insurance I can get is ~\$400/month. Through my employer I get benefits for \$100/month.

I wish there were some competition...

[permalink](#) [parent](#)



[deaathleopards](#) 18 points 4 hours ago [-]

That's why I don't understand why people complain about the "threat" of the government (ironic since it's meant to be for the people) - all it is is another competitor. If private healthcare is so good, people can still use it. Imagine if someone said "We shouldn't have public schools. The government will control which school we can go to and who our teachers will be." In reality, the government provides a base resource and if people want to go private for an education which offers luxuries, then people are free to go.

[permalink](#) [parent](#)

[TyPower](#) 18 points 3 hours ago\* [-]

I'm tired of this *government run* canard.

Lick a piece of 50 cents paper. Attach it to a note. Government will deliver that piece of paper to anyone anywhere on the planet. For fifty measly cents!

The government defeated Nazism, educated all its soldiers for free through the GI bill, put a man on the moon. Why do people say government can't look after the health of its own citizens?

[permalink](#) [parent](#)

[NoMoreNicksLeft](#) 4 points 2 hours ago [-]

| The government defeated Nazism

Da, comrade. Soviet government defeated Nazism. Pazhdravleyoo!

You didn't think it was american forces, did you?

[permalink](#) [parent](#)

[kepple](#) 3 points 1 hour ago [-]

And why do the same people who insist the government can't administer a health care plan trust Uncle Sam with the largest cache of sophisticated weaponry in the world?

[permalink](#) [parent](#)

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[Wreckt](#) 6 points 3 hours ago [-]

Good point, but your analogy is backwards.

In the Canadian system the public option allows you to go to whichever hospital (school) or doctor (teacher) you choose. Contrast that with the private system in the US where insurance providers have the power to only cover you with some doctors in some hospitals.

[permalink](#) [parent](#)

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[1esproc](#) 11 points 4 hours ago [-]

You're missing the point. Even if you could get these services for \$100/month, chances are should something actually go horribly wrong, you'd get dropped, or they'd find some way to screw you over. What good is insurance if you can't use it?

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (4 replies)

[immerc](#) 4 points 2 hours ago [-]

| It's sad how the anti universal healthcare advocates use horror stories from canada

| which are extreme cases

And the pro-reform candidates use the horror stories from the current system to say that change is needed.

The main difference is how common those horror stories are. In my experience in Canada and the US, the horror stories in the US are at least 100x more common. On the news in Canada you might get 1 horror story each year, about how someone fell through the cracks in the health care system. In the US the stories are so common that terms like "pre-existing condition" are now common vocabulary.

[permalink](#) [parent](#)

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**-Borfo-** 93 points 7 hours ago [-]

This is a great comment. I'm Canadian too, and our health care system, while not without flaws, has been great in my experience. This statement is particularly apt: "As for what goes on in Canada...I don't suppose it comes as a surprise to most of the crowd on this particular board to be told that you are being lied to. Horribly, horribly lied to." It's really sad to watch from up here...

[permalink](#) [parent](#)

**Dax420** 80 points 6 hours ago [-]

All of this US healthcare talk has really made me realize how much we take our system for granted. I've been to the hospital dozens of times and seen my doctor hundreds of times and never paid a cent. I never realized that wasn't "normal"

(Actually that's a lie, they charged me \$25 for crutches when I broke my ankle. I was quite pissed off about it at the time, now I feel foolish for complaining)

[permalink](#) [parent](#)

**Charles-Darwin** 71 points 5 hours ago\* [-]

Agreed. Here's the timeline from a medical situation I had about a month ago:

- 4 PM - Bad Stomach pain
- 7 PM - Arrive in ER
- 7:20 PM - Admitted and taken to a bed to lie down
- 7:40 PM - Seen by doctor who orders CT scan, and puts in a call to a surgeon.
- 8:00 PM - Surgeon arrives, says it's most likely appendicitis. Going to wait for CT results to confirm.
- 10:00 PM - Jumped queue for CT scan due to severity of my situation compared other patients (felt kind of bad)
- 10:30 PM - Surgeon comes back, says it's definitely appendicitis and he's going to operate at midnight.
- 12:02 AM - On the operating table.

Stayed in the hospital for a couple days, then was sent home with a prescription for painkillers, which cost \$2.50 because of my universities extended health insurance policy. Full price was only ~\$10 anyway.

Total cost of ordeal: \$2.50 Obscenely long wait: 5 hours from admission to surgery.

The horrible things I read about Canada's health care amazes me, and for some reason they all start with "well i know someone from canada and..."

Edit for clarification: This was in Canada.

[permalink](#) [parent](#)

[kfury](#) 30 points 4 hours ago\* [-]

Here's my timeline from a very similar medical situation I had earlier this year, only in the US:

- 8 PM - Bad stomach pain
- 1 AM - Unbearable, so wife drives me to Urgent Care clinic. Forgot my health insurance card at home. Told to call in and give it within the next few days.
- 2 AM - Seen by a doctor, blood drawn, urine sample taken. IV and painkillers
- 3:30 AM - Appendicitis is likely, doctor orders mid-abdominal and lower-abdominal CT with IV and enima contrast, changed IV painkillers twice due to ineffectiveness
- 5 AM - Go in for CT scans
- 6:30 AM - CTs come back negative, given Vicodin prescription and discharged
- 10 AM - problem resolves itself except for bad headache from Morphine withdrawal.

I forgot to call in the insurance information so a month later I get a bill for the full, uninsured costs: \$19,350.

Immediately call in with my insurance information. A month later get the updated bill. The 'negotiated rate' with my insurance provider knocked 60% off the bill (they charge people off the street 150% more than insurance companies), and after the insurance company's portion I 'only' owe \$2,200 and feel lucky about it.

[permalink](#) [parent](#)

[Charles-Darwin](#) 25 points 4 hours ago [-]

I don't mean to sound condescending, but I'm really sorry to hear that. I cannot fathom seeing a medical bill for \$2200, let alone \$19,000+.

[permalink](#) [parent](#)

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[load more comments](#) (3 replies)

[jamonterrell](#) 22 points 5 hours ago [-]

Can you Canadians tell us about your tax rate? I keep hearing that the care is great, and you pay very little. I'm a big fan of the Canadian system, but I keep hearing people like those in this thread saying, "You're still paying for it, you just pay differently."

So let's compare tax rates... do they break apart the health care part on your taxes?

All things considered, I'm the only income source for a family of three, and I pay 25% of my total income to income taxes, then I get taxed on that again when I buy anything at a rate of about 7%. Additionally, I pay property taxes every year on my house (about \$3000/year).

In the end, I get to keep around 65% of what I make.

[permalink](#) [parent](#)

[redditrasberry](#) 56 points 4 hours ago\* [-]

I understand that there's an interesting argument about who pays and where the money comes from, but honestly, at least for me that is really not the point. You could pay more (I don't believe this is true) and I would still vote for a universal system.

The real point is that when health care is "universal" there is no such thing as

"denial" of a claim. There is no falling through the cracks, understanding of fine print, shifting of costs between providers. It doesn't matter whether you lost your job, your insurance company weasels out of it, or whatever random circumstance that might lead you to find you are not covered for some reason. You *are* covered. You simply don't need to worry about it. When you're sick, you just worry about your health. When you're not sick, you don't worry about the possibility of getting sick because you know you will have care.

[permalink](#) [parent](#)

[owlmanatt](#) 9 points 3 hours ago [-]

Yes. Yes yes yes yes and yes.

What I do not understand is why *the fuck* it's OK to have a socialized pension program - for people who had forty or fifty years to plan and save up - but a universal health insurance program is absolutely out of the question! You don't plan for getting your leg broken or catching swine flu.

[permalink](#) [parent](#)

[load more comments](#) (2 replies)

[Xondar](#) 29 points 5 hours ago [-]

[Here is a handy dandy chart](#). It should be noted that the United States is just under 30% personal tax rate, Canada is just above 30%, so they're quite comparable.

[permalink](#) [parent](#)

[ohstrangeone](#) 6 points 1 hour ago\* [-]

For anyone wondering how in the hell some of those countries can have similar personal tax rates (like Canada), and in some cases actually have LOWER personal tax rates (like Japan), than us while having an extraordinarily good universal health care system, ask yourself something: what are we spending an insane SHITLOAD of money on, which actually constitutes the largest single chunk of our budget, that those countries barely spend anything on, hmm??

I've got two words for you: defense spending. And, ironically, we're not 'defending' shit, we're seemingly invading other countries at random just for shits and giggles (yes, I know it's more complicated than that, but I'm trying to be pithy and amusing, cut me some slack :) )

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (6 replies)

[FACTS\\_OR\\_GTFO](#) 17 points 4 hours ago [-]

Here's a comparison of health care costs among a few nations that are generally agreed upon to have reasonably good health care.

UNITED STATES: 15.9 pct of GDP, \$6,657 per capita

CANADA: 9.7 pct of GDP, \$3,430 per capita

FRANCE: 11.1 pct of GDP, \$3,807 per capita

GERMANY: 10.7 pct of GDP, \$3,628 per capita

ISRAEL: 7.9 pct of GDP, \$1,533 per capita

JAPAN: 8.2 pct of GDP, \$2,936 per capita

SWEDEN: 8.9 pct of GDP, \$3,598 per capita

UNITED KINGDOM: 8.2 pct of GDP, \$3,064 per capita

(Source: The World Bank)

[permalink](#) [parent](#)

[load more comments](#) (11 replies)

[ether\\_reddit](#) 14 points 4 hours ago [-]

I have a well-paying job in software and my income tax bill (that's federal and provincial combined) was under 30%.

[permalink](#) [parent](#)

[diaboloney](#) 9 points 4 hours ago [-]

Yeah, the marginal tax rate in my province (Newfoundland) goes from 27.8% to 34.8% at \$62,121.

That being said the highest tax bracket is 44.5% (after \$126,264 here)

This site breaks down brackets for each province:

<http://www.taxtips.ca/marginaltaxrates.htm>

[permalink](#) [parent](#)

[load more comments](#) (5 replies)

[judgej2](#) 10 points 3 hours ago\* [-]

Even if you pay the same (which I doubt), we still need to consider several facts:

1. If you are not insured in the US, you get no cover.
2. If you are insured, then there is a chance you will find you are no longer insured when you need to use it.
3. Hospital bills do not bankrupt Canadians.

So, add in the value of peace of mind to the costs, and see what it adds up to.

[permalink](#) [parent](#)

[pointman](#) 10 points 4 hours ago [-]

Comparing taxation is almost impossible, you have to consider all levels of government and all types of taxation. Although the system is called "Canadian" and is legislated federally, it's actually administered by the provinces, as are the public schools. Provinces raise a significant portion of their revenue from income tax, but also sales tax (which is much higher in Canada). The exception to every rule in Canada is Alberta, because of oil revenue. Federal taxation is roughly comparable, although the top tax brackets are very low in Canada.

I have lived in both countries, my total taxation is lower in Canada because I'm a self-employed consultant, but if I was an employee they would be slightly higher in Canada, but only because I lived in a state with 0 income tax. I think for the majority of people you wouldn't really notice a difference in take home pay. The standard of living is possibly a bit lower in Canada only because real estate is more expensive relative to where I lived in the US. But there's less reckless spending in other areas, actually I find Canadians generally have better "balance".

The reason America can't afford the Canadian health care system has nothing to do with taxation, it has everything to do with military spending and bailouts.

[permalink](#) [parent](#)

[load more comments](#) (24 replies)

[load more comments](#) (10 replies)

[Kitchenfire](#) 32 points 6 hours ago [-]

Yeah I was pissed off when I broke my arm years ago that they billed me \$80 for the ambulance. I got extended care (dental, vision, etc) later which included ambulance charges though. When I hear about healthcare in the US it just makes me sad. You guys too should be complaining about \$80 bills instead of \$80,000 ones.

[permalink](#) [parent](#)

[unknown\\_lamer](#) 21 points 5 hours ago [-]

Amazing. Meanwhile here in the good old US I had to pay an obscene amount out of pocket to have a filling replaced that fell out a few **days** after getting it *because the dentist did not prepare the surface properly*.

[permalink](#) [parent](#)

[bialia](#) 11 points 4 hours ago [-]

We do not get "free dental" here in Canada, FYI

[permalink](#) [parent](#)

[load more comments](#) (3 replies)

[miraflox](#) 7 points 4 hours ago [-]

The dentists are not really included in healthcare plan in Canada. But usually it's included in the insurance provided by your job.

[permalink](#) [parent](#)

[load more comments](#) (7 replies)

[load more comments](#) (3 replies)

[fishbert](#) 11 points 4 hours ago [-]

A coworker told me about the time his wife went into labor. He called an ambulance to get her to the hospital.

Later, his insurance company charges him over \$1000 for the ambulance because he didn't select one from within his insurance provider's network.

Call me crazy, but when you need emergency medical transportation, it seems your time is better spent on things other than (in essence) picking out the color of the ambulance you'll be going in.

[permalink](#) [parent](#)

[load more comments](#) (3 replies)

[load more comments](#) (13 replies)

[-Borfo-](#) 24 points 5 hours ago [-]

It's true... I'm not a big user of health care services, but on the rare occasions that something comes up it is really great to just be able to go to an emergency room or a clinic and not even have to look at a bill. Until all this fuss started in the states I had no idea just how much people down there are charged for the things I take totally for granted... The amounts are staggering, and the fact that people have to worry about losing health care if they lose their jobs, etc. is crazy...

Not that I have any kids, but the very idea of having to pay to have a baby is something that's so foreign to me that it's strange to even think that some people have to take that into consideration when deciding whether to have a kid. Christ. Twenty grand right off the bat - sure, kids are supposed to bankrupt you, but not right away...

[permalink](#) [parent](#)

[load more comments](#) (4 replies)

[ReaverXai](#) 12 points 5 hours ago [-]

Fuck they charged you only \$25? I paid a whole fucking \$30. Man am I pissed off.

[permalink](#) [parent](#)

[Shadowrose](#) 15 points 5 hours ago [-]

Man, you got ripped off. Take to the streets!

[permalink](#) [parent](#)

[MarkByers](#) 13 points 5 hours ago [-]

But be careful not to do anything where you might get hurt. That could turn out to be expensive.

[permalink](#) [parent](#)

[load more comments](#) (15 replies)

[catsfive](#) 64 points 5 hours ago [-]

I'm a Canadian, too, and when I was younger I used to just watch the USA view us with their intentionally-distorted mirror with amusement. Now, I watch with horror. I used to think "Oh, there go those Americans again, willfully ignoring information contrary to how they want to see the world..." Now, however, I look South and see 250 million hostage Americans who are being lied to. It's genuinely, downright scary.

[permalink](#) [parent](#)

[dedsqwirl](#) 38 points 4 hours ago [-]

Gonna get down voted but,

I'm American and many Americans believe that the US is the best country in the world, they have the best workers, and we have the highest standard of living. Most Americans have never left the country and are basing this on a politicians word and the PR departments that they hire.

[permalink](#) [parent](#)

[catsfive](#) 27 points 4 hours ago [-]

That's what's so amusing. It's all a lie. The American education system doesn't even rank in the top 25 in the world. Its average standard of living isn't even in the top 15. It has the highest per capita rate of prisoners *anywhere* in the world—including Russia and China. The justice system (you only need watch Reddit's front page lately to see all the stories) is so broken that it can hardly be called a justice system at all. And how do I know? I watched it happen. I lived in the USA for 20 years, going to school there, then later working in a major media company and later in the NYC advertising industry. I witnessed 9/11. I know America—and Americans—like the back of my hand. And, by and large... I fear for my friends there. I honestly, *honestly* believe that, in 10 years or less, "liberals" will be hunted in the streets and/or rounded up and put into "detention" camps, "for their own safety." It's going to be BRUTAL. That's my \$0.02.

[permalink](#) [parent](#)

[load more comments](#) (4 replies)

[immerc](#) 4 points 1 hour ago [-]

It's worse than that.

Canadians know a lot about the US because of the vast amount of media produced in the US. Canadians even get the standard evening newscasts from the major US networks.

In the US you have to actively hunt for media from outside the country. PBS carries BBC world news, but at an awkward time slot. Other than that, you need some kind of premium satellite service to get any non-US news source.

In addition, it's rare that you get a non-US produced movie showing up in a movie theater, let alone doing well or winning awards. The top rock/pop charts are mostly American artists, with the occasional brit.

The sports that are popular in the US are the ones with virtually all American teams: Baseball has only one non-American team now that the Expos are in Washington. Football has no non-American teams. Basketball has the Raptors + a bunch of American teams. Hockey has a bunch of Canadian teams... but Americans don't watch Hockey. NASCAR and Indy have a couple of tracks outside the US, but the vast majority of the races are inside the US. There are a few sports that feature foreigners and foreign locations (Golf, Tennis) but their appeal is limited.

What sports are popular outside the US? Soccer. Incredibly popular worldwide, international matches are common. Basketball, popular worldwide, but the only international play the US gets involved with comes during the olympics. Car racing: F1 is incredibly popular worldwide, and not even shown on expanded cable in the US. Cricket: international matches all the time, but the only people who play it in the US are expats from India. Rugby: ... well you know the drill.

It's really amazing how the only real international presence the US has in the world is a result of its armed forces. Aside from that, the US is happy to be completely isolated from the rest of the planet.

[permalink](#) [parent](#)

[Txiasaeia](#) 6 points 4 hours ago [-]

You've got a great country on the whole, but your medical insurance system leaves something to be desired. That's all.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (3 replies)

[load more comments](#) (4 replies)

[sidewalkchalked](#) 6 points 4 hours ago [-]

If an American moves to Canada, is he welcomed?

I am considering.

[permalink](#) [parent](#)

[ZanThrax](#) 8 points 4 hours ago [-]

Depends really on the American; if he's the stereotypical ugly American tourist then no he's not. If he's a decent guy then he's welcomed, just like anyone else from anywhere else.

[permalink](#) [parent](#)

[load more comments](#) (9 replies)

[StealthCPA88](#) 50 points 6 hours ago [-]

Thank you kind Canadian. I hope you know that there are a LOT of us Americans who are just as sickened by how the US system works. The best example I can trot out is my wife who is foreign born. She had to go for a doctors visit and ended up paying \$700 out of pocket because her work plan didn't cover the doctor (buried in fine print). We actually calculated once that it would be cheaper and probably safer to buy a plane ticket and fly her to her parents house (which is in an unnamed country where most Americans would be like "don't they like ride donkeys there and shit" and let her be treated there because the hospitals do a good enough job and are free for citizens.

Sadly... The FOX crowd in the states is so loud, so dumb, and so brainwashed that they will



violently protect a system that harms them.

[permalink](#) [parent](#)

[Genesee](#) 16 points 5 hours ago\* [-]

unnamed country where most Americans would be like "don't they like ride donkeys there and shit"

Tell your wife to keep her contacts and passport as a backup plan - riding donkeys may be preferable to the situation the US is heading towards.

[permalink](#) [parent](#)

[load more comments](#) (4 replies)

[celticninja](#) 46 points 6 hours ago\* [-]

It is very similar in the UK. My wife is currently pregnant and she has monthly midwife appointments, two scans, one at 12 and one at 20 weeks. If all is well at the second scan you have no more scans just midwife appointments until she goes into labour.

If there are any concerns, as in my brothers case, he and his wife had lost their first child, (he died the day before he was due to be born) their subsequent pregnancy involved weekly scans and monthly specialist checks throughout, their little boy was born only 2 weeks ago.

Aside from the actual labour process, the follow up involves midwife visits and health visitor visits to your home in the weeks after the birth. Being pregnant also entitles the expectant mother to free dental treatment.

As in Canada, in the UK you pay for the pictures of the scans - £2.50 each and parking - £3.00 for 2 hours. What else does it cost me, well we have to pay National Insurance Contributions, which are deducted from your wages at source, much like tax. This payment is generally to fund the NHS, however it also qualifies me for unemployment benefit, if I find myself jobless, amongst other things. As a % of my gross pay these contributions equate to 7.23%, however they are banded. So my wife, who earns more than me, pays a much smaller % against her gross.

So thats the UK version of "socialised" healthcare. I am genuinely horrified by the stories I hear about healthcare in the US. I recently heard about tiered pricing and was outraged on behalf of you yanks. I suppose the one thing that really got me was that you could pay health insurance for your entire adult life and never need it, but once you get old they can refuse to cover you. I know that is what Insurance companies can do, refuse to cover people who are too high a risk, but after happily taking your money for years it seems pretty tough. I dont know if this is still the case but it was one of the first things I heard about the US system years ago.

edit: both my parents have worked for significant periods of their life within the NHS so I am aware of its faults, there are many but I see similar issues with any privatised system where profit is the underlying motive.

[permalink](#) [parent](#)

[load more comments](#) (6 replies)

[tryggvi\\_bt](#) 42 points 6 hours ago\* [-]

Just to add to the accumulating anecdotal evidence:

I'm from Iceland. When we had our daughter there were no major problems but my wife did need to be "jump-started". The hospital had really cozy family rooms that we could stay in up to 2 nights if we wanted. We were tired so we did spend one night there. After we got home we were visited by a midwife two times a week in the first week, just to make sure everything was good. The home visits were phased out over a few months. We had a minor breastfeeding problem. That was sorted out at home. We never received a single bill for any of this.

My father-in-law lost his hearing a few years ago due to a freaky viral infection. He was flown to Sweden along with 2 helpers (my mother-in-law and my wife) to receive a cochlear implant at

the Karolinska Institute University Hospital (one of the best in the world). They were put up in a hotel for (I think it was) about a week. The procedure was performed and he received the necessary equipment (external mic that is hooked up to the cochlear implant). Follow-up was in Iceland and intensive training (he had to learn to "hear" all over again) for over a year at least. He can hear now. The bill? What bill?

[permalink](#) [parent](#)

[Little\\_Kitty](#) 8 points 5 hours ago [-]

Now that is good service!

If you'd been in the US I'd imagine the bill would be well into six figures in the your father in law's case (of which the actual medical cost would be <5% of the total).

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (4 replies)

[gawron](#) 26 points 5 hours ago [-]

I live in a country (Poland) where health care is free for the citizens. Our system is not perfect, but it works reasonably well. If it does not work you have to pay for a private visit. My state health insurance is 7% of my salary (it is deduced from income tax). I have almost free prescriptions and for medicines I need constantly I pay less than a dollar a month.

We are much poorer than US but our doctors are well trained and we have access to modern medical technologies. In my family a grandmother had a breast cancer. She was successfully healed and she didn't pay a cent for her treatment.

When I read the stories about health system in US I'm terrified. I'm very happy than I need a visa to enter the US - at least I now that there is no reason to apply for one.

And if you wish to really understand how your system works I recommend to visit [Gapminder](#) website, where you can explore various statistical data. Did you now that life expectancy in US is the same as in communist Cuba? That kids mortality rate in US is HIGHER than in Cuba? And you spend more than 6K USD per capita a year. Poland spends 1/15 of this sum and Cuba 1/30.

I wish you luck but your country shows symptoms of a very serious illness - dis-utopian liberal economy.

[permalink](#) [parent](#)

[SarahxJane](#) 34 points 6 hours ago [-]

I'm glad I was born here in Canada.

I've heard stories about Americans going to the hospital because they are sick and losing their homes because of the medical expenses. I honestly don't know if what I heard was true, but it's a scary thought nonetheless. I couldn't imagine having to pay thousands of dollars for health care. It's ridiculous.

Sure medication can add up quickly, but we do seem to have a better health care system regardless.

[permalink](#) [parent](#)

[heyrey](#) 36 points 5 hours ago [-]

60% of all US bankruptcies are related to medical costs, 80% of those bankrupted WERE INSURED.

[permalink](#) [parent](#)

[load more comments](#) (11 replies)

[Crio3mo](#) 27 points 6 hours ago [-]

Those kinds of stories *are* true. Unfortunately.

[permalink](#) [parent](#)

[load more comments](#) (2 replies)

[load more comments](#) (1 reply)

[antihostile](#) 24 points 5 hours ago\* [-]

It really bears repeating:

As for what goes on in Canada...I don't suppose it comes as a surprise to most of the crowd on this particular board to be told that **you are being lied to. Horribly, horribly lied to.** As the debate rages on in your country, my wife and I are frequently exposed to the things you're being told about the system in my country. She laughs out loud, and my stomach turns.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[Igggg](#) 23 points 5 hours ago [-]

You folks should do what's best for you and your country, but you deserve good information and a good debate to make your choice.

All reasonable people have made up their minds way, way long ago. There's no debate anymore, nor can there really be a debate. Hmm, what's best for any country, free tax-supported healthcare or the horrors currently happening in the U.S.?

The real "debate" occurs among the industry, who is trying to figure out the best way to prevent any change. My money is on them to succeed, because they have the money.

[permalink](#) [parent](#)

[load more comments](#) (5 replies)

[orcusfelinus](#) 22 points 6 hours ago [-]

Well said. My wife discovered an unusual lump in her neck. From the time she visited her GP, was directed to the specialist, had a biopsy performed, was diagnosed with thyroid cancer, and was recovering from surgery was less than six weeks. The longest wait was the post-op appointment, where we waited (GASP!) 3 hours to see the surgeon. The only money that changed hands was with the parking attendant. I love our healthcare system. :)

[permalink](#) [parent](#)

[load more comments](#) (2 replies)

[rgladstein](#) 23 points 6 hours ago [-]

I don't know what it's like in the UK or France since I've never lived there.

I have friends in the UK and France. They have variously experienced surgeries, childbirth, mental health care (including hospitalization), dental care, and all the other usual stuff. I've asked them about waiting periods and quality of care. The answer, without exception, is that everything is absolutely fine. They have no complaints whatsoever, and everything is covered.

[permalink](#) [parent](#)

[Chungu](#) 26 points 5 hours ago [-]

I am from France and I live in Canada now. The simple fact is that when people are sick in France, they talk about the doctors treating them, the medication they are taking ... They NEVER talk or worry about how much it will cost. I don't have as much experience in Canada but it feels like it is the same. And I NEVER heard of somebody not receiving the care they needed. In the US being patriotic is "supporting the troops" ... what about supporting their sick fellow americans ?

[permalink](#) [parent](#)

[load more comments](#) (4 replies)

[load more comments](#) (4 replies)

[johnsweber](#) 17 points 5 hours ago [-]

Didn't you hear? The wait time for women going into labor to see a doctor is something like 6 months in Canada. Good luck LOL! OMG THE KID WILL BE IN PRESCHOOL BY THE TIME YOU DELIVER IT LOL SOCIALISM

/sarcasm

Ugh... US fail.

[permalink](#) [parent](#)

[Wreckt](#) 13 points 2 hours ago [-]

I know you're trying to be funny, but as a Canadian I can tell you that this isn't far from the truth. A month into my sister's pregnancy she was told by a doctor that she would have to wait a full 8 months before the baby would be removed.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[atomofconsumption](#) 20 points 6 hours ago\* [-]

my partner and i recently had a baby too! in ontario. and we were not billed for even \$1 throughout the whole preganancy and labour/delivery.

we had a private room, with a bed for both of us and a private bathroom with a jacuzzi. she had an epidural and at least 6 meals during her 4-day stay. i got a few meals too and the phone in the room was free. the monthly checkups were free as were the ultrasounds. we even got to choose some print-outs to take home.

i kept expecting to pay because it felt like we had stayed in a spa but we didn't receive a bill for anything.

it was really amazing and added to the already-amazing experience of having our first child. i don't really have a point, i just think it's a nice story. if i were in the states, i would definitely block my ears to all the "horror stories" that are being propagated by the lobbyists.

\*edit: like tryggvi\_bt, we were also visited by a caretaker at our home twice in the first week (for \$0).

[permalink](#) [parent](#)

[QueenOfBoom](#) 13 points 6 hours ago\* [-]

we had a private room, with a bed for both of us and a private bathroom with a jacuzzi. she had an epidural and at least 6 meals during her 4-day stay. i got a few meals too.

After having 3 children in Ontario I can tell you this is not customary. Normally you would pay out of pocket around \$250+ for a semi-private room and closer to \$300+ for a private room. I was lucky enough to stay in a private room for my first two, but was stuck in a semi-private for my third.

[permalink](#) [parent](#)

[atomofconsumption](#) 13 points 6 hours ago [-]

ya we were surprised by our care as well! it was a small hospital in a pretty rural area which probably helped (they only have private rooms). i know the larger hospitals in the cities are usually more cramped.

[permalink](#) [parent](#)

[load more comments](#) (3 replies)

[load more comments](#) (4 replies)

[load more comments](#) (2 replies)

**tacitblue** 11 points 4 hours ago [-]

One more thing to mention - Parental leave of absence. In Canada it's 50 Weeks of paid leave. Guess what it is in the USA? Go on, Guess.

Zero.

[http://en.wikipedia.org/wiki/Parental\\_leave](http://en.wikipedia.org/wiki/Parental_leave)

**permalink** **parent**

**load more comments** (5 replies)

**ajehals** 14 points 6 hours ago\* [-]

I don't know what it's like in the UK

I paid £2 for a couple of ultrasound pictures in the UK, that was all, hilariously when my other half was expecting twins they still charged £2 for the two ultrasound pictures, apparently it's a flat fee.

I seriously can't imagine what it must be like to not only worry about your partner and your unborn child, but also about the potential cost of anything if it goes wrong, never mind the fact that the attention we had when we found out we were expecting twins would presumably have been rather expensive on its own, a midwife visit at home every few weeks is presumably not cheap either.

EDIT: I will say that the care where I am was particularly good, much better than in many other places in the UK because the city has a couple of major training hospitals, a dedicated maternity hospital and a top quality university pushing out midwives, in short there are a lot of resources available locally and they use them to their full potential, I have heard that in other areas there are major issues with care because there was an assumption the birthrates would continue to decline (so they reduced the number of staff and beds available - or rather didn't increase the number available) which turned out to be somewhat wrong.

**permalink** **parent**

**sweetooth** 15 points 6 hours ago\* [-]

I have several nephews and a niece all born in the last couple of years. On average the deliveries were at least a couple of thousand dollars. Usually for the labor and delivery portion handled by the OB. Hospital fees are separate. My first nephew born recently went to the NICU and his parents who have good incomes and health insurance paid some hefty fees I don't know the exact details. A year later he had to be admitted to some specialists and more fees were paid (around \$5k). Their total expenses for medical in the last couple of years are I would guess close to \$15k. The only exception I know is some friends of ours that had their son delivered for about \$100. Smooth sailing, no additional fees and the insurance covered everything.

My wife has what is considered to be very good insurance provided by the state as she's a teacher. Looking over the plan it's better than what I was able to get though very expensive to have dependents on it (\$300/mo) so I opted not be covered on it though our son is. When our son was born earlier this year the labor was very long, and there was a complication while he was being birthed. This resulted in an emergency, we almost lost him and he spent 3 days in the NICU. I have nothing but excellent things to say about the hospital staff, the actions they took and the experience we had there.

Leading up to the delivery we had pre-payd \$2000 for the delivery costs. This ate up our portion of any deductible and maximum yearly out of pocket expense from the insurance plan. In theory we shouldn't have to pay for anything else. The bills for everything totaled around \$50k the insurance company payed around 48%. The hospital through it's own internal plans wrote off another 48% leaving us with just under \$5k in additional costs to cover ourselves.

I've paid those fees, but I've also poured over the bills, what the insurance company covered, what they refused to cover etc. At the end of the day I'm more likely to win the lottery than to successfully get them to cut me a check for things that appear to be clearly covered as part of

our plan and which they denied a claim on.

If I had to pay \$5k out of pocket plus the state paid about \$4k in premiums for my wife's plan last year... I hate to think what people with "bad" plans have to deal with.

[permalink](#) [parent](#)

[Little\\_Kitty](#) 9 points 5 hours ago\* [-]

It's even worse when you consider how much they will have paid a team of bureaucrats, admindroids and lawyers to enable them to deny you what you've paid for.

Insurance where you're sure of nothing.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (1 reply)

[Splatterh0use](#) 12 points 5 hours ago\* [-]

Here in Italy if your wife delivers a baby they give you a room where you wait for a very short time for the doctor and the obstetrician staff. Then after the delivery you rest at the hospital, nurses will give you the baby, you rest there for enough time it takes to be safe so the doctor can send you home. All this is under a small fee called 'ticket' that you pay at the reception of the hospital. It's a double digit figure that helps hospitals to have liquidity for their assets, the rest is done via taxes.

I never give my health care for granted, my country is number 2 just below France on the W.H.O. public health system on a worldwide scale. Two years ago I was at the ER waiting room as 10 at night after a guy smashed into my friend's car while we were parked. As I was sitting behind the driver, the guy hit us on the rear of the car and I smacked my head on the window's glass, fortunately without breaking it. I had a swelling the size a ping pong ball.

The wait at the ER was 20-30 mins as they give you a color-code priority according to your conditions. Mine was white, yellow was a more severe condition above me and red means full emergency. The doc was quick, he inspected my eyes with a small light, took pressure and made other checks. I signed a paper stating my visit there for health care issues and a copy was issued to me. The doc told me that if pain and blurred vision would appear in the next 72 hours I had to go back and do an Xray or MRI. I walked out of the hospital right after 11 pm and went to grab some food. I was fine and I am still now.

That whole small thing was free and knowing that I don't have to pay to the hospital an absurd sum that would have been more than my finances in a private system, I can day that I'm happy and proud of my Italian health care system. Any way grats for your kids being born and healthy, life shouldn't have a price nor the care to assist it. In our constitution the 32 nd amendment states that a free health care is a human right that cannot be denied. If my small country did it, I', sure the US can too. It's not about being socialist, it's about taking care to those in need, especially those around you!

[permalink](#) [parent](#)

[load more comments](#) (4 replies)

[enigma66marktwo](#) 10 points 6 hours ago [-]

This isn't coming from me: but what you suggest I say to all the people that say "what about all the Canadians that come to America to get the health care they can't get in Canada" The most recent example I got was a bunch of a seniors in a retirement village that had winter houses and got their care down there because it wasn't approved up in Canada.

Now, again, this seems rather shady so I'm wondering what Canadians say about that: why would Canadians go to America for healthcare/why is that myth (if so) being told?

[permalink](#) [parent](#)

[feebie](#) 39 points 5 hours ago\* [-]

Healthcare isn't 'approved' in Canada. Its given to anybody who needs it. There is no bureaucracy in between your doctor diagnosing you, and you getting your treatment.

Canadians going to the US for healthcare are going for the following reasons:

- Their health problems aren't urgent, and if they can get their treatment sooner in the US, they would rather go there on their own accord. These people end up paying large amounts of money, just as US citizens do.
- Their health problems *are* urgent, but there is not enough resources, equipment, or time available to take care of their health problems in Canada. In this case, Canadian doctors send them to the US and their treatment is covered by the Canadian system.

EDIT: Forgot to mention. When a Canadian is sent out of country for treatment, depending on the circumstances (the type of treatment and what province that person is from) they may have to pay for some of the treatment out of pocket. The Canadian system will cover up to a certain percentage. If the costs go over this percentage, then you must pay the difference. The reason for this is simply that care in the US costs more than it does in Canada.

[This](#) page on the Manitoba health website describes it pretty well, though details vary from province to province.

[permalink](#) [parent](#)

[LieutenantClone](#) 14 points 4 hours ago [-]

Thank you SO much. This is exactly what the anti-canadian-healthcare people need to read. I was in a huge health care flame war about a month ago and these asshats kept trying to tell me what the health care was like IN MY OWN FUCKING COUNTRY! Hellloooo, I LIVE here! These stupid morons would like me to believe the shit they found on google search over my own experiences, and the experiences of me family, friends, neighbours and co-workers. Blind ignorance, I swear.

[permalink](#) [parent](#)

[load more comments](#) (4 replies)

[knylok](#) 18 points 5 hours ago [-]

Well this comes up for several reasons. The first of which is that you have to wait for non-urgent care. If you need a new hip or something non-life threatening, you have to wait. And if you require a specialist for this non-urgent issue, you might have to wait quite awhile. Them's the breaks.

But if you have a serious, life-threatening issue, you get care immediately. Instant care, top notch, ASAP.

Now your example of a senior citizen couple traveling to the States for treatment... well there are several factors. Clearly they were well enough to travel, so their issue wasn't life threatening. Doubt it was even urgent. They might not have liked the waiting period. It is possible that they wanted a treatment that was not Canadian-approved. We have to approve procedures, treatments and drugs independently of the US. Every country does (or should). This can take time, especially if it is a brand new treatment. Perhaps it wasn't offered in Canada yet. That is possible. But that is possible in every country. We may have a few treatments up here that the US hasn't vetted yet for their hospitals. This process takes time, any way you look at it.

The other interesting thing to note is that occasionally someone in Canada needs a specialist or special equipment that isn't available or easily accessible in Canada. But it is available in the US. In these scenarios, the Canadian Government will send a Canadian to a US hospital and *completely cover the bill*. That is to say, if we are forced into using one of your hospitals (which is not to say we decide to, but are actually sent), we get better care from it than

most of your citizens.

Nice, eh?

[permalink](#) [parent](#)

[maldrax](#) 14 points 5 hours ago\* [-]

I've posted before with positive stores about the Canadian health care system. (Yes I'm a Canadian) Here is a negative one.

I have a friend who broke his nose pretty bad as a kid. From that point on he had a hard time breathing though his nose. When he was about 18 he asked for an operation to fix it.

He had to wait about 6 months to get the surgery. I'm sure in the US if you had full coverage it would be much faster.

This is the type of thing people will go to the US for if they can afford it. Non life threatening, but annoying conditions.

[edit: spelling]

[permalink](#) [parent](#)

[yellowraincoat](#) 16 points 4 hours ago [-]

But he waited what, 10 years or so to ask for the operation. I wouldn't call this very negative. In the U.S. he would have a) gotten it within the month if he had health insurance but still probably have had to pay some percentage or deductible b) possibly not been able to get it without health insurance or c) managed to get it without health insurance and been in a huge amount of debt.

I'd trade my crappy private health insurance for national healthcare any day!

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (8 replies)

[load more comments](#) (5 replies)

[load more comments](#) (97 replies)

[casicatracha](#) 120 points 6 hours ago\* [-]

I've had three kids in the U.S.

First child: \$15 for all visits with OB throughout pregnancy, more than two days in hospital during labor (yes, my labor was longer than two days), 2 days after birth in hospital

Second child: co-pay went up to \$20 for entire pregnancy, labor and delivery and 2 days afterwards in hospital, including special needs nursery

Third child: co-pay was \$20 for all

I had insurance. The reason why the US healthcare problem isn't being solved is that there are many of us who have good coverage. I now work for the federal government. There is no copay to take the kids to the doctor and the insurance costs less than \$250/month for a family of five. That's the type of coverage your legislators have. Think they see a problem? They need to be reminded of what it's like for the Americans who don't have coverage or who do, but the premiums are higher than their rent/mortgage.

[permalink](#)

[EnragedAlbinoYak](#) 43 points 5 hours ago\* [-]

Hear! Hear!

Thank you for being one of those who doesn't have to bitch about the system but does anyway.

[permalink](#) [parent](#)

[load more comments](#) (3 replies)



[LieutenantClone](#) 8 points 4 hours ago\* [-]

Thanks so much for that insight! Its a good point, the people making the laws may not care because it is better off for them the way it is. Its like calling a draft, its not their kids that will be going to war (cue CCR Fortunate Son).

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (8 replies)

[depthot42](#) 143 points 8 hours ago [-]

I know a guy who can get you a baby for a much better deal.  
Just don't ask too many questions.

[permalink](#)

[johnthedrunk](#) 77 points 7 hours ago [-]

Hell I cant get you a toe by 5:30, with nail polish

[permalink](#) [parent](#)

[uncreative\\_name](#) 60 points 7 hours ago [-]

Could you please keep your voices down? This is a family restaurant.

[permalink](#) [parent](#)

[flip314](#) 29 points 7 hours ago [-]

Oh please, dear? For your information, the Supreme Court has roundly rejected prior restraint.

[permalink](#) [parent](#)

[jimbojames](#) 19 points 6 hours ago [-]

Walter, I love you, but sooner or later, you're going to have to face the fact you're a goddamn moron.

[permalink](#) [parent](#)

[ImpotentNerdRage](#) 12 points 6 hours ago [-]

Flip, this isn't a first amendment thing.

[permalink](#) [parent](#)

[scobot](#) 4 points 2 hours ago [-]

I'm Staying. Enjoying my coffee. Enjoying myyyy cofffffeeee.

[permalink](#) [parent](#)

[load more comments](#) (2 replies)

[load more comments](#) (1 reply)

[load more comments](#) (2 replies)

[ribaribigrizerep](#) 12 points 6 hours ago [-]

Fucking amateurs.

[permalink](#) [parent](#)

[demosthenes226](#) 10 points 6 hours ago [-]

I'll have a white russian too thanks.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (2 replies)

[pjdoland](#) 81 points 6 hours ago [-]

TROLLING: Insurance really shouldn't cover pregnancy expenses in the first place, since it's inherently elective.

[permalink](#)

[Impressario](#) 66 points 6 hours ago [-]

COUNTER BAIT: The production of offspring is programmed and integral to the continuation of civilization.

[permalink](#) [parent](#)

[justinvt](#) 41 points 5 hours ago [-]

Dude, you're such a romantic.

[permalink](#) [parent](#)

[busybeth105](#) 9 points 3 hours ago [-]

LOL, when I had insurance, there were divisions between 'accident' and 'elective' which determined the kind of choices you had in where to go and what fees you had to pay to get care. For billing purposes, pregnancy was listed as an 'accident'.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[salgat](#) 9 points 5 hours ago\* [-]

None-the-less it is still voluntary and is unnecessary to support until it becomes an issue. As of now pregnancy is a privilege that is being abused by humanity (overpopulation).

[permalink](#) [parent](#)

[load more comments](#) (2 replies)

[load more comments](#) (4 replies)

[w0wy](#) 17 points 5 hours ago [-]

Complications in pregnancy are clearly not elective and hence should be covered even in your right wing scenario.

[permalink](#) [parent](#)

[load more comments](#) (2 replies)

[f4hy](#) 8 points 6 hours ago [-]

Not for everyone unfortunately.

[permalink](#) [parent](#)

[SAugsburger](#) 9 points 6 hours ago [-]

As long as abortion is legal and available I would tend to differ.

[permalink](#) [parent](#)

[casicatracha](#) 13 points 6 hours ago [-]

available being the key word

[permalink](#) [parent](#)

[load more comments](#) (2 replies)

[load more comments](#) (6 replies)

[load more comments](#) (2 replies)

[load more comments](#) (44 replies)

[whateverfits](#) 71 points 7 hours ago [-]

My son: 3+ months premature, \$400,000+ for hospital, \$100,000+ for doctors. Our out-of-pocket

was only \$1200, wife had Blue Cross. But that was 19 years ago, I shudder to think what our present insurer, United Health Care, would leave us on the hook for now. We would probably lose our house. We also gave permission for doctors to use Surfactant (considered "experimental" at the time), I'll bet that UHC would turn down any "experimental" treatments now, even to save a patient's life.

The boy is fine now but plays too damn much Xbox 360.

[permalink](#)

[naner](#) 10 points 5 hours ago [-]

I was just going to mention this. A premature baby in the US can easily break \$1mil.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[valkyrii99](#) 11 points 7 hours ago [-]

I worked in a sleep clinic and had to deal with a lot of insurance issues. You're right, United is terrible. Most of our patients with United would have no copay, but would pay 20% of the total bill after the appointment--including labs and sleep studies.

[permalink](#) [parent](#)

[load more comments](#) (29 replies)

[Raff001](#) 55 points 8 hours ago [-]

Wow, I guess one perk about having been in the military was that my daughter only cost 28.00 and that was for her mothers food.

The health care I and my family received was great, and basically free.

I don't understand why this type of care isn't available to everyone. Its good enough for our military, but not our common citizens.

If you're going to say money, I'd say "what if we had used the bailout money to make a new healthcare system and let the wall street boys choke?"

[permalink](#)

[nig-nog](#) 28 points 6 hours ago [-]

The reason the US military gets free education and health care while the rest of the population doesn't is in order to boost enlistments.

Think about it... if the whole US population had the benefits of the military, do you think we'd have even half of the enlistments? They'd have to reinstate the draft (at least in order to keep up the American empire, which isn't going anywhere anytime soon, especially on Obama's watch)

[permalink](#) [parent](#)

[Raff001](#) 16 points 6 hours ago\* [-]

Well, there are always other thing that can be used to boost enlistment. The college fund is one of them, cash bonuses, plenty of other incentives could be used. Health care for the rest of America shouldn't hinge on the fact that if it were free, people wouldn't enlist in the military.

[permalink](#) [parent](#)

[nig-nog](#) 8 points 6 hours ago\* [-]

Of course it shouldn't, but it does.

Also, how can we afford national health care if we have a larger defense budget than the entire rest of the world combined?

Obviously I'm not arguing in favor of the status quo, but Americans will take their empire over their health, apparently.

[permalink](#) [parent](#)

[Raff001](#) 6 points 5 hours ago [-]

I think if you ask the majority of Americans if they thought a trillion dollars should have been used to bail out wall street or revamp the health care system the majority of them would take health care.

Anyone want to set up a reddit poll on this one?

Realistically I don't think its up to Americans, I don't recall being asked to vote on the bailout.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (1 reply)

[load more comments](#) (32 replies)

[modix](#) 33 points 7 hours ago\* [-]

So is your astonishment with how much it costs, or how much you had to pay?

The NICU is incredibly expensive to run. Round the clock nursing, steriods, IV solutions, drugs, and doctors. It's a completely sterile environment like a burn unit with air being produced and ventilated for the child. Just be glad your son was born in the last couple decades, or his survival would've been problematic. At best he would've suffered complications.

C-sections are full sterile surgeries cutting through important tissue that needs sown up properly. If done wrong there can be many many complications, from major hemorrhaging to inability to have further children. It's not a casual surgery, and there's 9 days of room and board tacked onto that.

THose prices are probably not the greatest deal known to mankind, but for those arguing for socialize medicine, just because you don't see the bill doesn't mean it doesn't cost that much.

[permalink](#)

[SAugsburger](#) 16 points 6 hours ago [-]

Some costs obviously regardless of whether health care is public or private are unavoidable.

[permalink](#) [parent](#)

[sweetooth](#) 13 points 6 hours ago [-]

I haven't really seen anyone arguing that there would not still be significant cost associated with health care should it be socialized. I have seen plenty of arguments that costs could significantly reduced if we removed middle men from the equation. Malpractice insurance has driven up costs for doctors, that gets passed on to consumers. Administrative costs for hospitals have gone up from having to deal with the convoluted hoops they need to jump through in dealing with insurance companies, that's driven up costs. Then there's the fact that insurance companies are for profit entities, in order to remain profitable they will increase costs as necessary. In my opinion this is a spiral of ever increasing costs with reduced benefit for the consumers.

While I don't think many Americans believe the government will do a better job, they know from experience that there isn't much choice in the insurance market. There's also very little love for insurance companies so the feeling is, how much worse could it possibly be. My own experience with insurance companies has been that they try to not cover every single thing they can. If you don't dispute them at every turn, then it's just something they got away with and more money towards the bottom line.

[permalink](#) [parent](#)

[modix](#) 11 points 5 hours ago [-]

I fully believe that a universal health coverage in the US would reduce costs drastically. Between a single computer database to a reduction in profiteering and overhead there could be some great savings. However you've seen how unwilling our Congress is to negotiate

prices, even when we're all but the only consumer. It could just easily be changing who the money goes to. However, we would have headacheless coverage without the utter panic of COBRA and job loss.

I'm not sure it would increase the standard of care though. Even if the doctors and health care staff got paid similarly, I think there will be a change in perception in the job as government employees that would scare some of the brightest. I do think it would be better for primary care physicians that often do most of the work but get paid the least. Perhaps there will still be a healthy private sector that will exist afterwards that will still provide the excitement and challenge.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (29 replies)

[sfanetti](#) 21 points 4 hours ago [-]

My daughter was born 11 weeks premature - she had to go into the NICU and was in there for about a month and a half. We did not have insurance and I was finishing college so I had a shitty college job. We fell into the middle ground where we made too much money for medicaid, but not enough money to pay for insurance. My job did not have benefits and my wife's job was pretty menial as well.

We had to pay the OB out of pocket -- we found an OB that would give us a discount but we had a hard time affording the 120 a visit. We tried to get medicaid - but we were refused repeatedly -- but as we waited on an appeal, my wife had pre-eclampsia and had to get an emergency C section.

We started receiving the bills immediately. It is amazing how many thousands of dollars every little thing is -- separate fees for the nursing staff, supplies, medicines, other doctors, consultants, the hospital fee, the NICU special services fee, etc. It was scary and sick to see the thousands of dollars of debt pile up.

As time went by the bills piled up. There was no way we could make any progress on these bills. The bill collectors would call demanding 400 here 500 there --- we made 10 and 15 dollars an hour. We could not pay them AND pay for rent, diapers, formula, etc. The 20 here and there to the various collectors did nothing to the principle - we sank deeper and deeper in debt.

I had a second child a few years later. I had full coverage medical - then. But my don was born deaf. We plead with the insurance company to let my son get a cochlear implant ---- nothing. Waited over a year -- hundreds of letters - I even wrote my senator.

Finally -- they approved the implant for 1 ear. --- But it was at 70/30. The operation was 100K because of complications and we had 30K tacked onto our bill.

So now my credit is shot. We can;t get a house because our debt is so freaking high. We still have thousands in debt -- and since our credit is shot everything costs much more. My car is financed at 16% - and we are struggling to stay afloat even though I make almost 100K a year now.

Then I see these working class heroes defending the shitty insurance industry and the rich people that sit at the top. They vote against the interests of everybody so they can help protect the rich 1%.

It is insane.

[permalink](#)

[load more comments](#) (2 replies)

[gabdullah](#) 25 points 5 hours ago [-]

I'm Canadian, my wife is American. When we got married, we decided to move to Toronto - from Philadelphia - because of garbage like this. For what it's worth, I've seen a doctor twice in the last fifteen years, but I still dread the idea of living without healthcare. Honestly, any American who is against universal healthcare is both greedy AND ignorant. If there is anyone on here who believes

the bullshit lies the American insurance industry peddles as "fact" about the Canadian (or other) healthcare system, good luck to you. Hopefully, you won't end up one of the poor suckers who have their policies cancelled in the middle of chemo because their insurance company researches their past and finds out they [failed to disclose an acne medication on their application](#). My wife just had a kid, in Canada, with a midwife (midwifery, by the way, is completely illegal in half of the states). She ended up having a hospital birth, and didn't have any complications, but she had to go for a follow-up visit today. Total cost, out of pocket, is \$0. If you think we "pay far more in taxes" like Republicans like to bellow out, do a little research. Even if we paid 50% tax on our income to cover stuff like this for our fellow citizens, I would be proud to call myself a Canadian knowing that collectively we aren't complicit in murder.

[permalink](#)

[load more comments](#) (7 replies)

[Dragonfly\\_of\\_Pain](#) 30 points 6 hours ago [-]

50 grand? 140 grand?! Fuck! That shit's ridiculous...

[permalink](#)

[IndIka123](#) 21 points 5 hours ago [-]

I have been through the U.S health care system and I can tell you, its depressing. Heres my story, when I was 17 years old I was involved in a motorcycle accident. I was a passenger on the back of my brothers bike. A guy switched from the far right lane, to far left turning lane, crossing a lane to do so. The lane he crossed had a biker in it, which he didnt see, hard to explain but he was hitting his brakes in order to slow down for the red light in the turning lane, but the lane we were going strait it was green. Thus my brother collided with the car, sending me towards the concrete at about 35-40 mph.

I landed on my head fracturing my neck and breaking my left leg in 4 places, and slid on my back for several seconds before a jeep in the other lane ran me over. Now he didnt hit me with his wheels, but I got drug under his car by the axils. I had pretty bad road rash on my back and butt, and the leather from my jacket had melted onto my arm from the heat under the jeep. All in all I was pretty banged up.

I spent about 16 days in the burn unit, had 3 skin graphs for my arm, back, and butt. The skin came from the back of my thighs. My fractured neck was put into a neck brace, no surgery required. Leg had a rod put into it to help heal the broken bones. I was covered by my mothers health insurance plan at the time, and both my brother and the driver of the other car had car insurance, but the driver didnt have health.

Here comes the number, 400,000 dollar bill from the hospital. Heres where it gets depressing. None of the insurance providers would pay a dime. They wouldnt take my moms calls, and the hospital ended up putting a lean against my parents house. At which point they had to get a lawyer, so the the insurance companies would even talk to us. They ended up paying 320,000 of the bills, and the lawyer told us not to worry about the last 80k, it was all taken care of. Out of pocket my parents STILL payed 38k dollars, pretty much clearing out my parents savings. Considering it wasnt my brothers fault, its insane how much my parents ended up paying.

is our system broken? I would say yes, I felt guilty after almost dying that my parents payed so much money.

[permalink](#)

[sfanetti](#) 12 points 4 hours ago [-]

You needed to worker harder and pull yourself up by your bootstraps. That is why prayer is so important. You needed to pray to God that your injuries would go away -- and then you would not have needed to soak the poor insurance company. What are you -- a socialist? You want hospital service without having to pay for it? You should have just done what poor people have done throughout history and died. Then all that praying would have really paid off.

[permalink](#) [parent](#)

[load more comments](#) (3 replies)

[Cobalt-Spike](#) 18 points 5 hours ago [-]

One of my friends got leukaemia when she was 10, before I met her. Over the next 11 years, she fought with it, ultimately losing. 11 years' worth of chemotherapy, radiation, x-rays, hospital rooms, state-of-the-art medical techniques and drugs, as well as some of the finest doctors in the country. Cost? £0.00.

Great Britain- Greater.

[permalink](#)

[load more comments](#) (1 reply)

[FezMan88](#) 13 points 3 hours ago [-]

How is babby paid for?

[permalink](#)

[load more comments](#) (1 reply)

[jonez450](#) 11 points 2 hours ago [-]

So very very wrong.

In Australia: we have private health cover that costs us US\$150 a month now (about US\$100 when my son was born). Wife went to a private hospital, c-section, slightly premature baby, room was like being a hotel. Out of pocket expenses: about AU\$300 (the private anesthetist charged above the prescribed fee.)

If we'd gone to the public system: room and food wouldn't have been as nice: out of pocket expenses: \$0.

My son was checked back into hospital 2 weeks later unwell. Public hospital, humidicrib, not in a good way: out of pocket expenses: \$0.

that's how a health system SHOULD work. You can have both a public and private system side-by-side. Those who can afford private can have it, those who can't have a reasonably functioning public system.

The public system here isn't perfect, and yes you can hit waiting lists for specialists, but the Government picks up the tab. We all carry a Government creditcard of sorts (called Medicare here, but it's different to the same program in the US.) I hand it over when I go to see a doctor, the Government picks up the full bill, or part of the bill if I see a doctor that charges more (you get the choice.)

I'd note that my politics has always leaned libertarian, and I do believe that Government should stay out of a lot of areas. But health is one area it should be involved in. Universal healthcare should be a fundamental policy of any civilized country.

How is it possible that the richest empire in the history of the world (the United States) doesn't look after those in need? It makes no sense at all.

[permalink](#)

[load more comments](#) (3 replies)

[calamier](#) 21 points 6 hours ago [-]

My wife and I had a perfectly normal, on-time childbirth. 20 minutes of a doctors time and an epidural.

I have insurance that I pay about 9k a year for.

The total bill was 18k, about 3k has to come out of my pocket.

[permalink](#)

[rainman\\_104](#) 18 points 6 hours ago [-]

| The total bill was 18k, about 3k has to come out of my pocket.

Both our kids were induced and in the high risk ward because of it. My wife had an epidural and fetal monitoring and a nurse by her side for 20 hours.

We paid \$100 to upgrade to a private room. I'm very proud of our system here in Canada.

[permalink](#) [parent](#)

[load more comments](#) (5 replies)

[oblivious\\_human](#) 22 points 7 hours ago\* [-]

My wife had a baby, with everything normal. From start of pregnancy, until now that my baby is 9 months, I have spent about \$3000 on medical expenses. Hospital and Doctor bill in total was about \$75-80k. Allowed and approved expense was about \$15k (Go figure).

I also had to argue a lot with insurance company when they didn't cover some exams during pregnancy as the contract was being renegotiated (in spite of continuity of coverage letter).

This all after the fact that my total insurance premium per year (along with my employers' contribution) is about \$10,000.

**I just dug one of the correspondence we had with them for lulz.**

I requested you to reprocess this claim. I have already sent you the continuity of coverage letter. This is the response I received from you.

your request was denied because the provider became Participating Providers with Blue Shield as of July 11, 2008. Since the services provided was prior to July 11, 2008, your request for continuity of care cannot be considered at this time.

As far as I know continuity of coverage letter was sent just to fill in the gap which you mentioned in your response. And it was suggested by your customer service representative. As per your contracts with the hospital is concerned, I went to that hospital especially as everything there including Doctor was covered. People handling the contracts may not know but pregnancy normally is a nine month long process and I cannot stop my pregnancy just because "BLUE SHIELD" is incompetent. You should have informed me and my family saying that your contract is canceled and I should now change my Doctors or rather stop being pregnant.

Please do not send me lame reasons anymore and reprocess the claim. I am asking for what is due and not begging.

*Edit-* They did adjust the claim on a "one-time" basis. I was thankful that they did it, but it was like, I had done a mistake and they are giving me a break.

[permalink](#)

[evilsarahpalin](#) 16 points 6 hours ago [-]

It's so cute that you think that they are reasonable and can be swayed by logical arguments and stuff. That's just adorable.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (2 replies)

[harkness5](#) 29 points 8 hours ago [-]

thank the lord for the NHS. Free at point of care and from the cradle to the grave. Worth the taxes!!!

[permalink](#)

[rainman\\_104](#) 15 points 6 hours ago [-]

| Worth the taxes!!!



If you look at the taxes people pay in California they're probably on par with Canada and the UK.

[permalink](#) [parent](#)

[jellygraph](#) 16 points 5 hours ago [-]

sssssh, everyone. all your yammering is drowning out the news about Michael Jackson

[permalink](#) [parent](#)

[otherguy](#) 13 points 5 hours ago [-]

plus, Canada and the UK didn't have to pay for Michael Jackson's funeral.

[permalink](#) [parent](#)

[load more comments](#) (2 replies)

[EnragedAlbinoYak](#) 10 points 6 hours ago [-]

Man, I wish I was born in England so much... I gotta find some scheme to move over there so my kids don't have to live in this shithole.

[permalink](#) [parent](#)

[load more comments](#) (44 replies)

[dazzled1](#) 12 points 7 hours ago [-]

Next time I think the prescription charge is too much I'll remember this story. (£7.20 in case anyone is wondering)

[permalink](#) [parent](#)

[reluctant-liberal](#) 8 points 5 hours ago [-]

Lucky. Although Canada has a universal health care coverage, this coverage does not necessarily apply to pharmaceuticals and if it does it varies from province to province.

Not too long ago I had to shell out \$80 for a bottle of ciproflaxin to treat an infection that wasn't there (doctor was too lazy to order testing; apparently he was sacked from the clinic not too long after for doing similar things).

[permalink](#) [parent](#)

[load more comments](#) (10 replies)

[load more comments](#) (1 reply)

[iceberg398](#) 12 points 4 hours ago [-]

I had a sandwich today, it cost me \$6.34.

Luckily I do have sandwich insurance so I got mustard.

[permalink](#)

[fprintf](#) 12 points 4 hours ago [-]

I hate to say it, but all this anecdotal information is going to do *exactly* the same as the support on here for Ron Paul did. Nothing.

If you really want to change the system, you have to write your representatives *now* and tell them you want comprehensive health care reform. I don't mean the half-measures, public-private partnership, I mean that you want universal, government provided health care. There are tons of surveys suggesting that most American's want universal health care but some public-private partnership. What this will provide is absolutely nothing to the 90% of us who have healthcare... which sucks as you can see. Most of us pay too much, get too little benefit, and if we are unlucky can go bankrupt if we are unlucky enough to get seriously ill.

Get off of Reddit and help. I work for an insurance company at a fairly high level (management) and it makes me sick to see what the future plans are going to do to the average American. You think it is bad now, just wait and see what will happen if the average trend of 10% continues for another

12 months. Major cutbacks in benefits, increases in copays, coinsurance and deductibles, and higher premiums to cover the cost increases.

[permalink](#)

[load more comments](#) (1 reply)

[kickme444](#) 13 points 5 hours ago [-]

My son broke his femur a few years ago, we had no insurance, I had to file bankruptcy. I love it!

[permalink](#)

[load more comments](#) (2 replies)

[j1o1h1n](#) 14 points 5 hours ago [-]

In Australia you get paid \$5000.

[permalink](#)

[load more comments](#) (4 replies)

[Spacelab](#) 10 points 4 hours ago [-]

WHAAAAAT???

I am Canadian and I had no idea it was this bad. TWENTY THOUSAND dollars for a baby delivery??

That is absolutely absurd. Move now, just give up; if Amercica can't pass healcare reform and it takes \$20 thousand to deliver a baby, the system is beyond repair.

Unbelievable, this blows my mind.

[permalink](#)

[Crocobible](#) 14 points 5 hours ago [-]

As a German who moved to the US in 2007 I've been absolutely stunned by what a clusterfuck the US health system is. This year my wife developed a blood clot - the out of pocket charge for two days in hospital was \$3,400. Then the anti-clotting drug was \$600 for a month's worth of needles and that was from a "budget" prescriptions place in Texas. The lesson I've learned is that for regular people, the US medical system is fine provided you never need it.

[permalink](#)

[load more comments](#) (7 replies)

[mattxblack](#) 19 points 7 hours ago [-]

Your son has a bill? Are you sure you didn't mix up the baby and the stork?

[permalink](#)

[load more comments](#) (2 replies)

[GirlDuJourToday](#) 19 points 7 hours ago [-]

What? My god, your kid is already born in debt. Congrats on your son!

[permalink](#)

[cmnk21](#) 21 points 7 hours ago [-]

He is a true American now. I for one welcome the little guy to the club!

[permalink](#) [parent](#)

[OIda1337](#) 19 points 8 hours ago [-]

I simply cannot grasp how a society without healthcare can function.

[permalink](#)

[atavus](#) 17 points 7 hours ago [-]

look back in time a few years. It does just fine, we just die off earlier.

[permalink](#) [parent](#)

[load more comments](#) (6 replies)

[load more comments](#) (8 replies)

[earthboundspaceman](#) 10 points 4 hours ago [-]

Obvious solution: Boycott babies until the health care system is reformed.

[permalink](#)

[FANGO](#) 9 points 4 hours ago [-]

Burn every insurance company to the ground.

[permalink](#)

[Im-postle-able](#) 7 points 3 hours ago [-]

Holy F\$%!ing S%!\*!!!!

In Australia we pay 2.5% medicare levy pa which is taken off during tax time (an extra 1.5% if you earn over 70k pa)

Health care costs? What health care costs?

Giving birth, emergencies, diseases and any other situation where "OMFG I need to go to hospital/have operation" is completely covered.

And "socialized health care" is spat out like a dirty word in conservative circles in America... amazing.

[permalink](#)

[UncleCrackWhore](#) 19 points 8 hours ago [-]

Congratulations! Glad to hear your son is well.

[permalink](#)

[nिकासucio](#) 7 points 4 hours ago [-]

If you were mexican, it would have been free.

[permalink](#)

[feebie](#) 11 points 5 hours ago [-]

We've been having a lot of Canadians step up and tell it like it is recently. Is there a way we can send our recent Canadian healthcare reddit comments to a bigger audience? I'm sick of the Americans being lied to by their own fellow citizens, media and government. If we could compile our stories and send it to a bigger news source that would accept it...any way to get the word out, I'm sure it will help if only to plant a seed into the minds of those who are misled.

[permalink](#)

[Pooh\\_Bear](#) 12 points 5 hours ago [-]

How about a youtube campaign? No one has money to buy televised ads, but I'm pretty sure you could get the media's attention with a large enough outpouring of support for the Canadian system. What do you say, Canada? Not only will you get to defend your national honor, but you will also be helping to save the lives of many underprivileged Americans. Actually, concerned individuals from any nation with a functioning health care system could make their own videos as well.

[permalink](#) [parent](#)

[load more comments](#) (3 replies)

[daebat](#) 18 points 8 hours ago [-]

that's ridiculous. when my girlfriend and I have a baby we're moving to Canada.

[permalink](#)

[3214](#) 23 points 7 hours ago [-]

Take a holiday someplace you would like to live someday (preferably with free healthcare), have

a kid (born with dual nationality), retire to live with the kid, which you have convinced to move to said country. Win.

[permalink](#) [parent](#)

[nig-nog](#) 14 points 6 hours ago [-]

*dual*

[permalink](#) [parent](#)

[chrxs](#) 26 points 5 hours ago [-]

It's not well known, but actually when a child is born in a country the parents don't have citizenship of it automatically acquires dual citizenship. An international agreement describes that when this kid reaches eighteen years of age the final citizenship is decided by representatives of both the countries of birth and of descent in a fencing duel, with the winning representative allowed to claim the new citizen for his country.

[permalink](#) [parent](#)

[load more comments](#) (3 replies)

[load more comments](#) (3 replies)

[load more comments](#) (21 replies)

[anonmouse](#) 19 points 6 hours ago [-]

Go work to any EU country and childbirth is around \$300, no matter what the complications. There is something to be said about humanity before profit approach.

[permalink](#) [parent](#)

[violentacrez](#) 14 points 4 hours ago [-]

That's just un-American.

[permalink](#) [parent](#)

[load more comments](#) (1 reply)

[load more comments](#) (7 replies)

[echo\\_chamber](#) 5 points 2 hours ago [-]

Wow abortion is looking really affordable

[permalink](#)

[madman1969](#) 7 points 4 hours ago\* [-]

I'm a father of three from the UK, with a wife who is a Sister at the local NHS hospital.

When my daughter was born she wasn't putting on weight and eventually she was admitted to hospital. She and my wife spent the entire next month in hospital whilst the doctors tried to diagnose what the problem was. It was the worse month of my life as I cared for our two toddlers during the day, then drove to the hospital at night to see my wife and daughter.

The medical staff ran through every test they knew, each for a more serious condition than the last. Over the space of that month they had to take several hundred ml's of blood and carried out scores of separate blood tests for every thing from leukaemia to haemorrhagic fever.

My wife and I were so convinced that our daughter was going to die that when they eventually diagnosed a rare strain of Cystic Fibrosis we cried with joy as at least we now had a diagnosis and an avenue of treatment.

That was twelve years ago, and due to the outstanding ongoing treatment my daughter has received she is now in such good shape that people who meet her for the first time have trouble believing that she suffers from any health problems, let alone Cystic Fibrosis.

For the rest of her, hopefully long and happy life, she will taking multiple medicines on a daily basis and be subject to regular hospital check-ups with more blood tests, X-rays, etc.

The total cost of this, including the initial month-long hospital stay with its barrage of exotic blood test and the ongoing repeat prescriptions ?

Nothing.

The only thing we ever had to pay for was £1 an hour for the car park. I cannot even begin to contemplate how I could of coped with the added bonus of worrying about how I was going to pay. I'm sorry, but from this side of the pond your health care system in the US appears to have it's priorities mixed-up.

[permalink](#)

[load more comments](#) (1 reply)

[AngerControlProblem](#) 4 points 2 hours ago [-]

You would think a country that values breeding so effing much would make it easier.

On an aside note, I'd like to encourage everyone to spay or neuter your spouses.

[permalink](#)

[load more comments](#) (1 reply)

[supertran](#) 4 points 1 hour ago [-]

Last year, I was an American working for an American company opening a facility in Toronto. Part of that situation was that I worked in Canada just with my passport.

I made the decision with the understanding that while I was in Canada, my US Health Insurance would not cover anything AND I was not covered by the Canadian Health Care system (As an aside, my company agreed to reimburse any health costs should they happen while I was in Canada).

About 3 months after I was working 80 hour work weeks, I guess my immune system pretty much gave out. I began experiencing symptoms of a respiratory infection. Because I was used to the US Health Care system, I was afraid to seek any help. The last time I sought help for the same thing in the US, I was hit with a \$200 bill for a 30 minute consultation for what I thought was an inexpensive urgent care clinic in the US.

Because of that fear, I decided I would try to take care of things myself. I missed over 2 weeks of work because of this growing infection. It got to the point that I couldn't eat. I couldn't swallow anything without inducing vomiting. Breathing became very problematic.

At this point, out of desperation, I reached out to one of my Canadian co-workers on where to go for some kind medical care. My co-worker suggested a Doctor's Clinic a 1/2 mile away from where I was staying. My co-worker emphasized that -- because I was not a citizen of Canada and not remotely covered by the Canadian Health Care system -- I should not expect anything regarding cost or fairness of treatment.

I woke up the next morning, barely able to breathe, and extremely malnourished. I dragged myself to my car and drove the half mile to the clinic.

My American mind expected something like a bread line. I thought it would be crowded with homeless people and hypocondriacs. Because I made no appointment, I expected to wait nearly all day to see even some kind of nurse. I expected no one to care. I expected pages and pages of bureaucratic nonsense worth of paperwork (especially since I was an American not covered under their system).

When I arrived, the clinic was set up like any other professional doctor's office I've ever visited. The waiting room was clean. There was 1 other person waiting before me. I was handed a sheet to fill out just like any other new doctor has ever asked me to fill out. It asked me about any previous health problems and procedures and the usual rigamorole. The only hitch came when the form asked me for Canadian Health Care ID numbers and related information. I simply filled in: US Citizen. My anxiety began to think the worst. Would they treat me? Will they turn me away?

While the secretary was clearly puzzled by my US Citizen status, she promptly called me back. Let

me just add that this was the shortest waiting time I have ever had in my life. Maybe 5-10 minutes tops? And a nurse was waiting for me in the examination room to record my symptoms and complaints.

About 15 minutes later, the actual doctor came in. He performed a thorough examination. He diagnosed me with a severe respiratory infection, and prescribed the necessary medication. After all was said and done, the doctor got up to leave. Out of fear, I immediately questioned him, "What do I owe you? I'm not Canadian. How much will this cost me?"

These questions clearly took him by surprise, and he pried further. I guess to make sure I wasn't there to defraud the Canadian system. I explained that I was there legally. I was a US Citizen working for a US company to open a Canadian branch. He listened thoughtfully, and immediately eventually cut me off.

"\$25.00. Is that fair?" He said.

I looked at him in shock. "Yes." I curtly replied. "Thank you so much for all you have done."

I then walked out of that Canadian clinic with no insurance, no citizenship, and no real reason for them to give a damn about me or my problems... and all they asked was \$25.

Now, as a disclaimer, I did have to pay full price for my prescriptions at the drug store... which totalled about \$40. Big whoop.

Even as someone not covered by their health system, the Canadians treated me better than any health care I have ever received in the US in my entire life.

Fast forward to today. I have since lost my job. I have no insurance. And I long for the ability to go back to that clinic in Toronto and pay \$25 to treat my current maladies.

[permalink](#)

[titaniumten](#) 9 points 5 hours ago [-]

In Canada this would have been cheaper and included mayonnaise too.

[permalink](#)

[secretchimp](#) 7 points 5 hours ago [-]

Your wife had an entire Toyota Previa for a placenta? No wonder the bill is so high. At least you have a van for the kid now.

[permalink](#)

[filenotfounderror](#) 10 points 6 hours ago [-]

| Son 3 weeks immature  
you mean.....premature?

[permalink](#)

[load more comments](#) (1 reply)

[nicholmikey](#) 5 points 3 hours ago [-]

I love my Canadian health care. Maybe there is a larger wait in the emergency room, but that is because sick Canadians are not afraid of going to the hospital.

[permalink](#)

[immerc](#) 4 points 35 minutes ago [-]

One sort of "meta" comment I haven't seen mentioned here:

As someone who grew up in Canada then moved to the states, the idea of for-profit healthcare still blows my mind. I've lived here for years, but I still can't believe there are for-profit ambulances, or that hospitals are out to make a profit.

If you're American and have grown up used to the idea of a private health-care system, try picturing this:

Imagine going to a new country and finding out that to call the police was for-profit, and you had a variety of options for licensed police services. If you paid for a good plan, you'd get sub-5-minute response times, you'd get detectives assigned if your car was stolen, and you'd have a cop patrolling your neighborhood on a somewhat regular basis. If you were on a budget, you'd only get a 10-minute response time, and no detectives assigned for major threats or patrols.

Crazy right?

Or how about if you needed private fire insurance, not to pay for fire damage, but to pay for firefighters to come if your house caught fire.

It's just incredible that if you dial 911 because your house is on fire you get the tax-funded fire department. If you dial 911 because the arsonist who set the fire is still in your house, you get the tax-funded police. If you dial 911 because you got burned, you'll get a for-profit ambulance service.

[permalink](#)

[yanwg](#) 4 points 2 hours ago [-]

Wow. 12 years ago, my son's birth only cost me about \$8,000. I didn't have insurance and my wife had a c-section. And there isn't a problem with health care in America?

[permalink](#)

[Th3\\_C0bra](#) 4 points 2 hours ago [-]

I remember Jon Stewart being awful excited about a president who was going to talk to America like it was full of grown-ups who had at least some high school education as opposed to the elementary tripe that spilled out of Dubyah's mouth. However, I'm disappointed that no one has come forth and said:

Hey, America, this may sound crazy, I know, but stay with me. Since you already pay more than the rest of the industrialized world for a failed health care system, here's what we're gonna do. We're gonna make a single payer system, but we're going to tax every single person in America enough to equal the amount we're already spending (or were spending ten years ago, or whatever). This way, it's like everyone's being forced to buy insurance, but it's also like no one is. Everyone pays a little so no one person has to go bankrupt. Good idea?

IDK, though, ya'll. Maybe it's just too simple.

[permalink](#)

[wolfjjj](#) 3 points 1 hour ago [-]

My experience with the British Public Hospital System (NHS) as a resident foreigner ...

A few years back I had been travelling around Africa and got malaria, got treated there (by the wrong drugs) so it killed most of it but it came back, thought not as bad as the first time. No biggy, I thought I'd just keep travelling round and sort it when I got back to the UK.

I got back a month later and tried to book into a doctor to get a referral (I didn't fancy waiting in Emergency). It took a couple of days as I hadn't seen a doctor there before and you need to verify your address which I didn't have because I'd been travelling. Anyway a couple of calls over a few days and it was sorted.

I went in, told the doctor the details and she panicked a little as I'm assuming she hadn't seen someone with malaria before, she phoned the hospital and told them I would be coming in and needed to be seen immediately. She wrote a letter to be given to the admitting doctor/nurse which said something along similar lines.

Anyway I jumped on the bus and went down there, I wasn't too worried as I'd had it a good 6 weeks now, the first week was horrendous but I was treated (only with some of the drugs required) so as I said before that had killed off most of it, then it came back in a milder form and I had continued travelling round for the next month or so before coming back. I knew it wasn't cerebral malaria (the type that usually causes deaths) so wasn't too worried. I also knew a lot of people who'd had it so again I wasn't that worried.

So I got to the hospital and gave them the letter, they said they'd been expecting me and asked me to follow a particular line on the floor and I'd be treated. I wandered through to what was emergency I think and they showed me to a bed, a few minutes later the first of the doctors arrived and I went through the story and he took blood and did a few other tests, I was a little dehydrated (probably from the few beers the night before and not drinking much water that day) so I was put on an IV. Over the next couple of hours I was seen by another 3-4 doctors (generally older and older). Again I don't think they see too many cases of malaria in the UK and they all seemed fairly interested.

Anyway to cut a long story short I spent the next week in hospital, they treated me with the correct drugs this time which killed the malaria and was seen by maybe 10 doctors altogether. I had xrays, IV for a week and a bunch of other tests done.

Total Cost including everything ... 50 pence (\$1) for the bus ride there

Amount of documentation and forms needed to be filled out ... Zero, I literally did not even write my name or sign a single form.

Amount of time waiting to be seen ... Zip, again I was sent straight through, my cheeks didn't touch a waiting room seat the whole time there. I must admit I did actually feel a little guilty jumping the whole queue at emergency as there were a few people waiting who looked quite sick/in pain and I was feeling fine at the time.

As has been mentioned before it isn't free healthcare, you pay in the form of taxes, national insurance works out to be about 10% but I'm more than happy to have a system that works that way, where everyone is covered and receives complete health cover ... free doctors visits (including contraception), cheap dentist visits (filling were \$12 each lol), cheap prescriptions, free hospital visits etc.

[permalink](#)

[load more comments](#) (1 reply)

[whichcraft](#) 3 points 1 hour ago [-]

The most accurate way I can think to explain the differences between the Canadian and American healthcare systems (as I have been shown them) is probably also the most depressing:

In Canada they treat you because you're a person. In the US, they treat you because they can get paid.

It really comes down to healthcare as a right vs. as a business, and until illness stops bringing up dollar signs in everyone's eyes the problem won't be solved.

[permalink](#)

[travisjudegrant](#) 8 points 6 hours ago [-]

My wife and I had a baby two years ago this October. The cost was dispersed amongst Canadian taxpayers. Life is good.

[permalink](#)

[Meades17](#) 14 points 5 hours ago [-]

Hey, I think I payed for her sedative? but it's okay, you payed for my anti-biotics.

[permalink](#) [parent](#)

[load more comments](#) (4 replies)

[Canute](#) 7 points 5 hours ago\* [-]

As someone who considers himself a fiscally conservative, I haven't really taken a stand on how the american health care system *should* work. This is a very good case of why the current system doesn't work, but I think we all agree on that. My concern is more on the amount of money spent just for this.

Why does it cost that much? Out of the roughly \$200k, who gets what? I'm guessing the nurses and



doctors aren't seeing much of this? Is the equipment really that expensive?

[permalink](#)

[load more comments](#) (2 replies)

[bsmeteronhigh](#) 5 points 4 hours ago [-]

Tylenol--single dose: \$30

[permalink](#)

[elabogado](#) 10 points 8 hours ago [-]

the 20k alone is *excessive* in my way of thinking.

[permalink](#)

[load more comments](#) (1 reply)

[fishbert](#) 5 points 4 hours ago [-]

you know, if you sell him on the black market, you can still come out ahead by \$20k-30k.

[permalink](#)

[load more comments](#) (1 reply)

[junkmale](#) 8 points 7 hours ago [-]

My recent totals:

Appendectomy: \$16K (I paid a \$100 copay) Sprained ankle (ER): \$1,600 (\$50 copay) C-Section  
Baby: \$6k (we paid maybe \$500) Sleep study: \$5k (\$50 copay)

I know people that had twins prematurely and the bills was over \$300k, though they paid probably less than \$1200 out of pocket.

Doesn't seem to make any sense to me.

[permalink](#)

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