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I lived in the country of Norway for 2.5 years. Each doctors visit was about \$25. I fell while I was skiing and thought I broke my hand. After a week, I went to the doctor because it was still swollen and non functional. He asked why I had not come immediately and I said in the USA it would be too expensive, so I waited to see if it would heal on its own.

He sent me for an x-ray which didn't show enough. Then a CAT scan which showed it was not broken. \$25 for the x-ray and CAT scan. My hand is now fully functional. There was no checking with the insurance company to see if I could go to "which" doctor. There were no bills to sift through from the doctor, radiology tech, radiology doctor or the place I had the X-rays taken.

It was simple and I could get back to work.

Why is so difficult to implement this? Rhetorical question because "it wouldn't be"!
Do the right thing. Maine is a small state and would be easy to use as a test state.