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One supposed benefit of healthcare is to prevent potential lifelong illnesses or diseases. And, consequently, cut down on the financial burden of treating these long term illnesses such as cancer, heart disease or diabetes.

I had private insurance when I needed an MRI of my nasal cavity. I paid \$1500.00/month and had a \$3,000.00 deductible. And, a co-pay of \$75.00 for any doctors' visits. When I went to receive the service, the clerk told me I needed to pay out-of-pocket to the tune of \$854.00! These diagnostic procedures help to establish a root cause of the problem in order to fine tune the treatment. But, I declined the service because of the cost. I continued on my symptomatic treatment regime of decongestants and nasal steroids. That treatment prompted the need for an esophagogastrosocopy with subsequent medication because I developed candida from long term use of nasal steroids.

My experience is just one example of how people inevitably use their health insurance as catastrophic coverage. This kind of 'healthcare' is a much more costly approach in the long run. People are avoiding preventative medicine because of these high deductibles.