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I practiced surgery in Lewiston, Maine for 36 years. During that time I came to realize that the best insurance patients could have was Medicare A and B. Patients could be treated without preauthorization and referred to subspecialists with ease. Reimbursement was fair and prompt. Medicare patients did not need to worry that their claims could be denied, or, that they would be left with high co-pays.

In retirement, I have recently read Ezekiel Emanuel's book, "Which Country Has the World's Best Healthcare?" In it, he writes:

The United States is rated surprisingly poor for 1) Coverage,
2)Affordability, 3) Financing, 4)Subsidies for low income,
5) Simplicity of payment, 6)Choice of physicians,
7)Simplicity of getting services, 8) Pharmacy prices,
9) Methods for appropriate drug pricing.

The top tier countries for health care are Germany, The Netherlands, Norway, and Taiwan. The United States stands out for spending 17.9% of GDP for health care-----the highest amount in the world.

My conclusion is the system is broken.