

Linda White White
Evolutionary Recovery & Psychotherapy, LLC

Initial healthcare coverage was under national healthcare until the age of 22 system due to my father's military service. I still remember the fear and vulnerability experienced when that healthcare ended and I was not able to afford private insurance. Health insurance was intermittent throughout my 20's and 30's due to being self-employed as a professional counselor. At the age of 42 I immigrated to New Zealand under a national healthcare system once again. In New Zealand in addition to national healthcare, I was offered two private insurance options as an employee of the medical service. The first was similar to our private coverage. The second option was a wellness option in which six alternative wellness services were covered to include chiropractic, acupuncture, massage, herbology, nutritional counseling, and mental health counseling. Under this option, my premiums covered 36 weeks of alternative care services as well as major medical. Physician's visits required a small copay. Upon returning to the US I was covered by the Affordable Care Act until this year when I began coverage under Medicare. I was very surprised to learn that Medicare is tied into the private health care system. Five years ago I had a concussion and requested a referral to a Neuropsychologist for an assessment. Anthem insurance put me through a year of other services before finally approving the referral initially requested. Thus a year of time and money was spent needlessly prior to receiving the needed treatment. Having experienced both national healthcare and private healthcare my experience is the private healthcare system is far more costly with much less actual medical care offered and is very administrative cumbersome.

My experience as a professional counselor for 35 years has a similar trajectory of experience with the major concern being there is no oversight of the health insurance companies on behalf of the providers and the multitude of internal administrative issues within the insurance companies negatively impacted clinical efficacy on a frequent basis. People are dying needlessly within the for-profit healthcare system and Universal Healthcare will not only save lives it will save money.