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**Single-Payer Healthcare  
A BlackCommentator.com Series  
Part 39**

**Healthcare Future Shock: It's Closer Than You Think**

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**BlackCommentator.com**

**Guest Commentator**

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We used to get annoyed when the admission desk at the hospital would hold us up from getting care with the co-pay collection effort, but now the world of medical finance and consumerism is about to take a giant leap forward. Co-pay collections of the early 21st century will seem mild and meek, and we patients will more formally and openly be viewed as earnings units and revenue streams... unless we act forcefully and quickly to alter the coming reality.

Shocked as we might pretend to be, we have been a party to the transition as we have stood by and watched as so many of our fellow citizens went without access to care at all – **47 million fellow citizens uninsured. Fifty million more under-insured.** And the rest of us annoyed with the process but silently and slightly smug about our own insured status – else we would have been marching in the streets, screaming for change and fighting for one another and the human right that is our healthcare.

Oh, wait, some of us have been doing that. But we must get louder and more clear and we must do so in larger numbers.

We haven' t fought enough – yet. The financial gurus have wine and dined with the healthcare bosses and the corporate/government policy wonks in Washington.

And then the computer folks who brought us internet banking and online loan applications and adjustable rate, re-finance mortgages stepped in. The invitation list grew and now the stockholders were growing nearly rabid with glee and anticipation.

This summer, as the U.S. Presidential race drones on and the races for Congress heat up, the team working on our healthcare system's update will keep marching steadily forward.

Medical institutions have already signed up to start using patients' medical credit ratings to predict how patients will pay their portions of medical debt. Each of us has already secured our scores over the years – as we paid or didn't pay medical bills, as insurance companies delayed payment and bills were turned over to collection agencies, as we incurred out-of-network bills we didn't even know we had – we each began building our medical credit scores. And the piper must be paid.

Oh, hospital corporations say they'll only use those scores to step up and "help" patients who may be in need of supportive programs and measures. Sure. OK. We believe that.

Here's the more likely scenario. Here's the more likely result of the push for even more corporatization that has the Republicans and even some Democrats salivating as the gross domestic product dedicated to healthcare and all the industries it touches in this nation swells towards the 20 percent mark.

Future shock, U.S. healthcare style:

1. Mandate that every American carry private health insurance or buy into public programs (which are now largely moving to private administration), even when policies have huge deductibles and co-pays and include monthly premiums;
2. Encourage Americans to save in medical savings accounts by making sure they understand the payroll tax breaks for doing so;
3. Coordinate technologies to allow insurance companies and financial institutions to share consumer records with hospitals and clinics and other providers (the electronic medical records business is already moving rapidly forward, just ask retired Congressman Dennis Hastert who now lends his "expertise" to one of the medical technology firms);
4. Complete development of financial products that integrate with insurance and health savings to provide "gap financing" on the spot in accordance with the patients' medical credit rating, insurance coverage and health savings balance.

Anyone naïve enough to think that we aren't well along in this process need only think back to the days not so long ago when we all thought it absurd that personal computer would be commonplace in every home let alone in every 10-year-old's backpack.

So, that clerk in the hospital admissions office? Oh, he or she will perform an even

more essential function shortly. Check-in for health care in this brave new world will mean providing one's Social Security card (still our most efficient national identifier) for a multi-step, all inclusive financial transaction: a credit check, an insurance benefits check, a healthcare savings account balance and finally a rapid-response consumer loan transaction to make sure we have the financing in place to be treated for whatever ails us. Don't make the grade? Well, I'm sorry.

Don't like that future? Don't want that sterile, inhuman transaction? Well, then get off your rear-ends now and start fighting with us for the other healthcare vision that is still possible, though chances will grow dimmer if the current power players squeeze us out.

Presumptive (don't cha love it) Presidential Candidates Obama and McCain don't tell us exactly what they envision in the future for healthcare. Candidate Clinton is a bit more clear. Take a look and take a listen and read the plans – which future do you see for patients in this nation?

Let's make sure we create a little pre-election noise and change those visions now. The healthcare industrial complex is not standing still and waiting for November or for January 2009. We must not either.

Join us in San Francisco on Thursday, June 19th, at noon in San Francisco, at 4th and Howard. We'll be gathering to protest the 38,000 (yes, 38 thousand) insurance industry executives and groupies gathered for the annual AHIP, American Health Insurance Plans, conference. And in other cities around the nation, citizens will gather to protest – watch for details – join in and make noise.

We will be heard. We will not succumb to the forces that would turn a caring and compassionate and strong nation into a corporate playground – and most certainly not in our healthcare system.

We have seen the future and it must be ours...

*To join the struggle for single-payer health care please visit [Healthcare-NOW.org](http://Healthcare-NOW.org).*

*Donna Smith is one of the "stars" of Michael Moore's documentary "[SiCKO](#)", Founder of [American Patients for Universal Health Care](#) and Communications Specialist for the California Nurses Association/National Nurses Organizing Committee.*

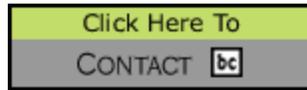
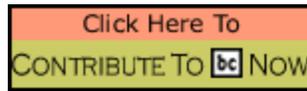
*[Click here](#) to contact Ms. Smith and [Healthcare-NOW](#).*

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