

## lifestyle: PERSPECTIVE



**PAUL  
DEVERE**

## ERG!

**T**here isn't going to be a problem. We have health insurance!

"If you could sign in here, please," the kind admissions person asks.

My young daughter, who has been "erging" very seriously to get into shape for her crew team, has pulled a muscle. She is in great pain and, because it's after office hours, we are at the hospital.

(Note #1. Erging: crew lingo for sitting on an "ergometer" [rowing machine] and attempting to pull your arms out of your shoulder sockets.)

(Note #2. Crew humor: Q: "What do parents do at a crew meet?" A: "They 'erg' us on!")

"May we see your insurance card, please," the kind admissions person requests.

I proudly pull out my "Covers-Some-Things" card, which costs me many hundreds of dollars a month. We have never had the opportunity to use it until this erging incident.

"Oh, dear," my kind admissions person says. "We don't accept 'those' [i.e., cheap] cards. I'm afraid the closest one that does is in (she checks her computer screen) Columbia."

I have to go to a hospital in the state capital for my insurance to cover this? I ask incredulously.

"Oh, no sir," the kind admissions person replies. "That would be Columbia, the country, in South America. If you'd like, we can book your flight. We accept all major credit cards," the travel agent-admissions person informs us.

I think this is a joke until she hands me a brochure for a reasonably priced hotel in Bogotá.

Driving home, I extol the virtues of Epsom salts and a hot bath. My daughter groans louder.

By the time we reach our driveway, my bride has already run a hot bath for suffering daughter and pulled out our insurance forms. We find that a pulled muscle is only covered if the "pull" occurs while you are in the operating room for brain surgery with only a local anesthetic and the surgeon says something like "Oops" and you pull a muscle leaping off the operating table. O.K. The policy doesn't actually say "leaping."

I make a quick call to our insurance agent,

thinking something is amiss. I am told that not only are pulled muscles covered during brain surgery, but are also included in open heart surgery, and kidney transplants. I wonder if our agent's own policy covers ear injuries caused by screaming clients at the other end of the phone.

As my wife attempts to soothe my overwrought larynx with a huge martini, I repair to my study to study health insurance. As I "Google" health care on the Internet, I think of the nuns who used to run hospitals when I was a kid in the Midwest. Some of them wore strange-looking outfits, but the hurt and the sick got taken care of. Hospitals weren't profit centers, they were compassion centers. If you had insurance, great. If you didn't, something was always worked out. Granted, you couldn't get a new heart at the drop of a hat, but you could get an aspirin that didn't cost \$42.

I know I am naive but the stuff I find boggles my Google. I call for my spouse to read with me: The U.S. will spend \$1.7 trillion (that would be \$1,700,000,000,000 with all the zeros) on health care this year. Unfortunately, over a quarter of that goes for "administrative costs." Over 43.6 million Americans are uninsured. We spend more per person on health care than any other country but are ranked 37th in the world (!) on our performance by the World Health Organization.

After both of us start chuckling about the report from the New England Journal of Medicine that the number of surgical patients sewn up each year with sponges, clamps, and other tools left inside them exceeds 1,500 ("Now where did I put my glasses?"), we get to the Medicare "lottery" where 50,000 "lucky people" (these "lucky" seniors are suffering from stuff like cancer, multiple sclerosis and rheumatoid arthritis) get a jump on discount drugs before the new Medicare card kicks in, leaving 450,000 folks in the same fix as the "lucky ones," waiting a year and a half to get the same benefits.

"This is dreadful," my beloved observes, "what can we do?"

I down the rest of my martini and look her straight in the eye. I don't know about you, Dear, but I'm calling the nuns! □



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