Health Care in the United States
How to Understand
June 7, 2015

1. Introduction
   The United States healthcare system (USHCS) is the largest in the world in the sense of money spent. Last year 2-3 trillion dollars were spent on healthcare in the United States or 17% of all of the dollars spent in the United States. Most other western countries spend 11% or less.

2. How is the USHCS financed/paid for?
   a. Medicare- for people over 65 yo and/or disabled.
   b. Medicaid- for the poor
   c. Private Insurance- like Blue Cross, Aetna, United Health Care and many, many others.
   d. Cash
   e. Credit cards- most all health care entities take credit cards.

3. What are ways the USHCS is accessed by patients?
   a. Emergency rooms
      1) they are very expensive without insurance. With insurance often you can pay co-pays, which can be $10 in Urgent Care and up to $100 in Emergency room.
      2) wait times can be 3-12 hours.
      3) They often do not resolve your problems as they are only dealing with emergencies and refer you to a follow up physician appointment for clarifying your issues.
      4) They are open all the time.
      5) They can deal with from very to simple to very complex medical issues.
   b. Urgent Care
      1) you can just walk in with no appt.
      2) The wait time can be from being seen immediately to waiting maybe up to an hour.
      3) Not as expensive as the Emergency Room but you may end up paying several hundred US dollars without insurance. If you have insurance you pay a $20 co pay.
      4) They are open generally 8 am to 8 pm.
5) Some (like in Target) are staffed only by a Nurse Practitioner or Physician Assistant and thus their care may be more limited and not able to help with more complex problems. Those in stand alone Urgent Cares generally have MD's.

c. Private physician

1) Advantages
   - they can help you more if you have ongoing problems, which require you to see a doctor regularly or if you have complex medical problems.
   - You can call them or email them and they can sometimes answer questions without being seen.
   - You can make appointments and be seen at that time.
   - Most have EMR (electronic medical records) and you can see your medical record online.
   - You can see the same physician over time and they can get to know you and your health issues better.

2) Disadvantages
   - can be more expensive than Urgent Care's but not as expensive as Emergency Rooms. If you have insurance a co-pay may be about 10-20 USD.
   - should probably have insurance if you are going to see them.

4. Pharmacies
   a. They can be a help if you don't have insurance and often the pharmacist can answer your questions.
   b. Many medicines can be bought without a prescription though not antibiotics and not as many as many pharmacies in Asia, South America or in Africa.
   c. Most all prescriptions from a doctor will have to be picked up at a pharmacist. Doctors generally don't give out medications/prescriptions at their offices.