

Quiz A: RI.8.2

Read the passage. Then answer the questions.

“Health Care Costs in the U.S.”

Between a Rock and a Hard Place

- 1 Ed Murphy is an active man in his 20s, but he does not feel so strong when he wakes up in the middle of the night and starts worrying about his health. Ed, a mid-career sculptor living in New Jersey, had health insurance all through his youth and college years. After college, he was dropped from his parents’ healthcare plan and paid his own way for several years. The problem was this: He paid over \$300 a month and he never used any of it. Like many people, Ed dislikes going to doctors, and the plan did not cover the only thing he needed—a prescription for acne medication. Other than that, he never got sick, never needed to go to the doctor. So Ed decided to cancel his health insurance plan and now he lies awake at night, worrying.
- 2 Anxiety about his health has become its own type of disease for Ed. Why can’t he sleep? Why did he feel sick after eating that peculiar pistachio ice cream? Is he drinking enough water? Does he have cancer? Ed is scared. He imagines symptoms he does not have. He worries during the day as well. As someone without health insurance, can he join friends for a skiing trip? How much will it cost if he breaks an ankle skiing? Can he get on the back of a motorcycle? Can he travel abroad? Can he go rock climbing? Can he ride his bicycle without a helmet?
- 3 Ed knows that if something serious happened to him, his family would suffer. His parents would have to sell their house to pay for his care; they would go bankrupt; their retirement would be ruined. Without insurance, Ed has to live in fear.

The Cost of Care

- 4 Ed Murphy is relatively lucky. He does not have any serious health problems so far. But the fact remains that Ed—because he has no insurance—is 40% more likely to die. Because he has no insurance. According to one study, nearly 45,000 people die each year as a result of not having health insurance. By some estimations, one American dies every 30 minutes from lack of health insurance. How could this be?
- 5 It comes down to preventative healthcare. Conditions such as hypertension, diabetes, and heart disease can be treated successfully—but only if the patient comes in to the doctor’s office early enough. But people without health insurance are likely to go without needed care and they are less likely to be able to afford medications.
- 6 Meanwhile, for a disease like cancer, even the best health insurance will not cover all the costs. Cancer treatment can include a myriad of things—doctor visits, lab tests and procedures, imaging tests, radiation treatments, prescription drugs, and time in the hospital.

