



Health Care Conversation

surcharge: extra charge

Joe: Hey, you know I went out for lunch today with Sam and the restaurant we ate at added an additional 5% **surcharge** to the bill.

Kristin: Oh really, why is that?

defray: to lessen; to cover
(a cost)

Joe: Well, I guess it was to help **defray** the cost of healthcare for their employees. You know, I've noticed a lot of restaurants here in San Francisco doing that of late.

Kristin: Oh, that's that Healthy San Francisco program.

makes sense: is
understandable; seems
sensible

Joe: Oh, yeah, that actually **makes sense**.

Kristin: Yeah, I first found out about it a few months back when I went to a meeting at work about it. Apparently I'm eligible.

Joe: Oh, yeah, yeah, I think I saw something about the eligibility rules being that you need to make, uh, below a certain amount of money per year and you need to not have, uh, health insurance.

Kristin: Right, and also you have to work a minimum of, I think it's like 10 hours a week, 10 or 12 hours a week.

Joe: Yeah, okay.

fed up with: tired of; sick
of; angry about

Kristin: Yeah, but you know, in general I'm just **fed up with** the healthcare in this country. I will say though, at least here in San Francisco we have some sort of safety net like this new program.

Joe: Yeah, yeah it's good that we have that program, but I hear where you're, y'know, I hear what you're saying. I am fed up with it, too. I mean I read that the U.S. spends twice as much per person on healthcare than any other industrialized nation.

Kristin: Jeez.

Joe: Yeah. It's the insurance companies. I mean, they act as a middle man between the patients and the healthcare providers. And all they do is help to drive the prices up.

Kristin: Um-hm. Yeah, well, you know, before a program was even in, even came



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into existence like this Healthy San Francisco one, someone like me who had zero insurance. We had to resort to going to health centers. And, I mean there are definitely some **downsides** to that. For example, if they give you an appointment time, like let's say they say come in tomorrow morning at 8 o'clock, you've got to be there at 8 o'clock sharp. If you're five minutes late, they are not going to admit you.

downsides:
disadvantages; negatives

Joe: Yeah

Kristin: And then you could end up sitting there waiting for hours, even though you've got this appointment time and you're there on time.

Joe: Yeah, I've...

Kristin: When you've, when they finally do take you back then, you might not even see a doctor; it could be a **nurse practitioner**.

nurse practitioner:
advanced nurse (almost a doctor)

Joe: Yeah, yeah, I've actually heard that, uh, the, uh, the people who work there also, the doctors and the nurses, they just don't provide as good a care.

Kristin: Well, no, I wouldn't say that, I feel like it has been pretty good care, it's just, it's more of an iss-, the timing, y'know, you've got to be there right on time. They expect that of you. And yet you could just sit there waiting for hours once you are there...

Joe: Yeah.

Kristin: ...that's been more the issue for me. I feel like the care has been pretty good though.

Joe: Yeah. I actually have health insurance but I only have to go to the doctor once in a while. I guess it's 'cause I'm fortunate to be **in good shape**, but, uh...

Kristin: Yeah.

Joe: ...but if I didn't have insurance and I had a medical emergency, the costs would just be **out of control**.

in good shape: *healthy*

Kristin: Oh, yeah.

Joe: Or even if I, y'know, even if ... Like now I do have insurance. If I maxed out

out of control: *extreme*



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that insurance, forget it. It'd be the same situation...

Kristin: Right.

pay through the nose:
pay a lot; pay a high amount

Joe: ...I'd **pay through the nose**.

sliding scale: variable price; price related to income

Kristin: Yep. Well I think it was you that was telling me that San Francisco General Hospital charges on a **sliding scale** basis.

Joe: Yeah.

Kristin: That's awesome.

Joe: Yeah, you're right, they do. I don't know of any, I think they're the only...well, I'm certain that they're the only hospital in San Francisco that does, uh, that has such a, a service.

Kristin: Well, I've never known of any hospitals in Georgia that did that.

Joe: Yeah, come to think of it, I don't really know of any other hospitals in the nation. But it's possible that there are some and we just don't know about 'em.

Kristin: Right.

appendix: small piece at the end of the intestines

Joe: Did I ever tell you that Neil actually had his **appendix** taken out at San Francisco General?

Kristin: No, huh-uh.

Joe: Yeah, this was a long time ago. It was like way before I met you. And, uh, he didn't have a job. He didn't have any health insurance, y'know. He didn't really have any money. And, uh, but y'know, his appendix needed to be taken out. So he had it done at San Francisco General. And, uh, y'know, they knew his situation. And, uh, they told him it... First off I want to say he spent five days there and nights...

Kristin: Whoa.

Joe: ...And, uh, guess how much they charged him?

Kristin: I have no idea, how much?



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bucks: dollars

Joe: It was only a hundred **bucks**.

Kristin: Wow! What? I can't believe that!

Joe: Yeah, I mean this was a long time ago...

Kristin: That's amazing!

Joe: ...but still, y'know, so, uh, yeah, so when he was actually checking out of the hospital, um, they actually told him, "Hey we, we know that you don't have a job. And you, you told us you don't have much money. So, uh, y'know, don't worry about the hundred bucks. Uh, we'll just **write it off**."

write it off: accept a loss;
forget about it

Kristin: Jeez! You know, that makes me think of when I was living in Bangkok. I actually got really sick and ended up being hospitalized for three days and two nights. And I remember the whole time thinking "God, this is gonna to be so expensive,". And it ended up only costing me like a hundred and fifty to two hundred and fifty bucks. That's it. I mean...

Joe: That's great.

pale at the thought of:
scared by a thought or
idea

Kristin: ...I, I **pale at the thought** of what that would have cost me here with no insurance.