

Zonnyworld

Reflections in a jaundiced eye.

Catastrophic Illnesses



My son Jimmy just got injured. He's a rugby player in college and that's part of the rugby culture. It is a requirement to be injured... and injured *many times*, over a period of several minutes or perhaps more.

So the team trainer observed his injury and asked that he have it attended to at the local hospital. It was a cut over his eye as the accompanying photograph illustrates. Now keep in mind, this is the kid who as a little boy would come home with his arm dangling from a single individual corpuscle and say "Hey dad, I think I cut my arm!" So injuries are not a major issue for Jimmy. This is why he's smiling. I'm *not* smiling and I'll tell you why in just a moment.

So Jimmy did as he was told and jogged to the hospital... thereby pumping more blood from the head cut... which bleeds in excess anyway.

Now I know you're aware that medical costs are somewhat of an issue these days. We've got "Obama Care" and insurance companies... and the outrageously high cost of a colon cleansing. And I'm sure if you've had your colon cleansed recently you know exactly what I'm talking about. And yet it was somewhat of a surprise when I received the bill for the stitches to Jimmy's head.

\$4,506.42 *after* insurance.

Yes, I know what you're thinking. You're thinking "Gee, that seems kinda high." Well funny, that's what I thought. So I asked for the itemized bill and this is what I received:

1. Neosporin (germ goop): \$12.00
2. Lidocaine (pain goop): \$23.00
3. Tray/Laceration (tray): \$567.00
4. Irrigant (water): \$215.00
5. Dressing/Large (large bandaid): \$424.00
6. Suture Package (needle and thread): \$187.00
7. Simple Procedure ER Room (a room): \$381.00

And now here's the kicker.

8. ER Level 4+ Advanced Emergency Room (I have no idea what this is): \$3,649.00.

I am absolutely 100% honest-to-God telling the truth. And that doesn't include the doctor.

So I'm wondering what would cause the cost of 5 minutes in an "ER Level 4+ Advanced Emergency Room" to run \$3,649.00 when Jimmy could stay four nights in the Astor Suite at the St. Regis in San Francisco and hire a bodacious nurse to stitch him up while a mariachi band played and the bartender made him a Barrique de Ponciano Porfidio Tequila Slammer to sooth the pain... not Lidocaine at \$23.00 a pop. And forget the bandaid, tray and water. It's Jimmy. He'll tough it out.

Well I called the hospital. And they referred me to the billing company. And *they* referred me to my insurance company. And what apparently happens is that the various agencies work out a deal with each other and then tell me what they've decided will come out of my pocket.

Hospital: "What do you think, \$424.00 for a bandaid sound about right?"

Billing Company: "How big is it?"

Hospital: "It's big enough to cover a one inch cut over the eye."

Billing Company: "ONE INCH? Got to be \$424.00"

Insurance Company: "Sounds good. He's got a \$5,000.00 deductible so no skin off our back. Why not pump up the entire bill to around \$5,000.00 and we'll call it day."

Stay tuned for part Two.

This entry was posted in Uncategorized on March 22, 2013 [<http://zonnyworld.com/?p=52>] .

One thought on "Catastrophic Illnesses"



Alfred E. Neuman

March 22, 2013 at 10:37 pm

After reading your fine essay on your son's hospital experience, I am truly reminded of the phrase "What me worry". Alfred E. Neuman
