

FILM REVIEW

The health insurance scam

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***Sicko*. Written and directed by Michael Moore**

The United States of America, one of the richest societies in the world, does not provide universal health coverage to all its citizens. This fact has been the focus of many political debates and has also been discussed extensively in the media, both the scientific journals and the popular press. What is less well known, however, is the kind of service that those who are insured get. Michael Moore's film *Sicko* is about how sick the medical insurance system in the USA is.

Through a series of case histories, Moore demonstrates that insurance companies work to deny people care that they need. The ways that they do this are many: they refuse to insure anyone whom they suspect has the slightest chance of having a major illness; they employ medical experts to scan claims to look for any medical factor that will enable them to deny the claim - these doctors are paid incentives which increase depending on how many claims they deny; they employ people to scrutinise the paperwork to find any technical error which they then use to deny the claim. There are many other ways too.

The result of all this is that in spite of being insured, a lot of people are denied life saving treatment. Moore looks at the case of a young woman denied treatment for breast cancer, another patient with a brain tumour who is repeatedly told by the insurance company that she does not have one, an old couple who have to sell their house to pay for medication because the insurance company refuses to pay... the list is endless.

Moore traces the genesis of the present system of managed care in the USA to a meeting between Edgar Kaiser and Richard Nixon. Nixon's desire to reduce government spending on health care converged with Kaiser's ambition to make big money through health insurance. Kaiser convinced Nixon that it was possible to make the American public believe that they would get better, quicker care from private for-profit hospitals through insurance than they were getting at that time. Kaiser Permanente, one of the biggest health insurance companies in the USA, has benefited enormously from this deal.

It is obvious that insurance companies make profits by collecting premia and paying out as little as they can. Such a system is loaded against the patient from the start. Thus it

is no surprise that the chief executive officers of these health insurance companies earn millions of dollars as salary while individual patients, even those with life threatening conditions, are made to struggle to get the companies to pay for the very eventuality that they had insured themselves against - the possibility of getting seriously sick.

Moore contrasts the situation in the USA with that in Canada, Britain and France, all countries with universal health care and no payments at point of service. He quotes statistics to show that the health indices of every one of these countries are far better than that of the USA.

He raises the question: how has it been possible for successive governments in the USA to convince the people to agree to a system loaded against them? His answer is that the government, and the powerful lobby of doctors, has used fear as the key. They have frightened the people of America in to believing that universal health care financed through taxes is a socialist idea, and the first step on the slippery slope to socialism. And socialism, as every true American knows, means loss of freedom. It means uniformity. It means the death of individual enterprise.

In a final ironic step, Moore takes many of the patients denied treatment by insurance companies in the USA to Cuba where they are given treatment free of charge.

The lesson for India could not be clearer. At a time when we are being told that greed is good and that the less we depend on the government the better, it is an important lesson that some things are poorly done by individual enterprise. All recent governments are reducing government involvement in health care. One of the carrots that they dangle is the possibility to obtain care in the shiny corporate hospitals through health insurance. The only people who can buy this illusion are the middle class. The 40 per cent living below the poverty line have no chance that any insurance company will enrol them. Though percentage-wise the middle class may be small, when there are one billion people in the country, the numbers are enough to make insurance companies and corporate hospitals lick their lips in anticipation. If the people who buy health insurance do not protest enough now they will soon find themselves in the same parlous state as the middle-class Americans - paying insurance premia for care which they may never be able to get.