

# Mediocre Health Coverage. The Disgrace Is Only Getting Bolder. Wake Up Working Stiffs!!

By [Philip A Farruggio](#)

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*Lynn is in her early 60s with mediocre health coverage... and NO dental coverage at all. She usually avoids doctors and dentists, relying on natural, sometimes homeopathic approaches. She sometimes uses her Chinese medicine practitioner for acupuncture and Chinese herbs. Basically, she just cannot afford comprehensive health insurance, which would be in the ballpark of \$ 1000 a month minimum. Recently, when she broke out in a terrible body rash she rushed to the ER for help. They treated her for what looked like Hives and gave her scripts for antihistamines and acid blockers (which can work on some allergic reactions).*

*She only has Blue Cross hospitalization and awaits the bill. The last time she had to go to the ER was almost eight years ago when she had a deep scissor cut and passed out at the Urgent Care around the corner from her house. They called the paramedics and before she knew it she was in an ambulance to the ER. They checked her vitals, treated her cut with the glue they now use and sent her home... with a bill that was nearly \$ 2000. She took one year to pay that off.*

She has a bad, loose tooth that will need to be pulled. That whole scenario will cost her around \$500. Her husband, who is on Medicare, had to have his infected tooth pulled recently. That \$500 cost is not covered by Medicare along with 95% of other dental problems. Most dental insurances for the self employed usually have a one year waiting period before coverage begins. Even then the insured has to fork over at least half of the cost. A root canal and a crown will be at least \$ 2500 in most states. It never ends does it? Where is the government? The so called ‘Safety Net’ does not exist!

We have had this phony ‘Two Party/One Party’ system for seems forever. Regardless of which of these two connivers one supports, they have been AWOL for generations. This writer’s late mother was in a nursing home, on Medicaid, when her upper denture cracked. It turns out that there was NOT ONE cosmetic dental practice in the whole damn county that would accept Medicaid. Not one! She went to her grave with that crack! Perhaps if the whole Congress and administration (and Federal Courts) had to purchase health and dental

coverage for themselves and family....

I went from grade school through high school with Senator Chuck Schumer. In his early days as a politico he took an interest in working stiff's. I recall how he came to my parent's Lefrak apartment building in the early 1980s when the tenants were in dispute with the corporate landlord.

Chuck spoke to the group and offered legal suggestions. He also helped my parents, years later, when they were being hounded by the mortgage bank for money owed. When he heard of the nighttime collection calls he made sure that ceased immediately. Yet, through the years as NY Senator, and on the banking committee, Chuck Schumer does absolutely ZERO to stop the credit card companies from charging usurious interest rates on those with poor credit. It still continues, with sometimes over 25% being charged to cardholders, when the Prime Rate is less than 5 %. Why? Well, check out who donates to Schumer's re-election campaigns and you will have that answer. Ditto for how much and for whom the giant insurance industry donates to Congressional races. Or ditto again for how much the health care industry gives and to whom.

The disgrace is only getting bolder. Wake up working stiff's!!

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