

# U.S. Health Care System Ridiculous, Say Canadians

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By [Jane Bryant Quinn](#) | Aug 12, 2010 | [18 Comments](#)

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You have to leave the country to get a proper perspective on the high cost of health care in the United States. Even if it's just over the border.

My husband and I spent a long weekend in Canada last month, lapping up plays at Stratford, Ontario's justly famous Shakespeare Festival. At our bed-and-breakfast, we lapped up waffles and strawberries, and got an earful from Brenda, our host, on the craziness of American medical bills.

She was planning a trip to Florida, where her brother lives, at the end of the theater season. For safety she'll buy a private travelers' health insurance policy tailored to costs in the United States. She doesn't dare leave home without it. "I'd go bankrupt if I had to pay even part of an American bill," she said.

At home, Brenda is covered by Ontario's single-payer policy, in a tax-supported system that amounts to Medicare for all. She gets only token coverage, however, if she falls ill or has an accident in another country, and America scares her. Some countries' medical systems are affordable, she says, but not the one in the United States. Canadians pay more for travelers' policies usable in the U.S. than for policies designed for use anywhere else in the world.

Brenda bristled with facts. When her brother in Florida had to be rushed to the hospital last year, the ambulance bill came to \$1,300. When her husband had a similar emergency in Stratford, they paid \$45. If she needs a Florida doctor, she'll be reimbursed at Canadian rates, which are significantly lower than the rates charged in the U.S. Brenda tried to be polite but she couldn't understand why Americans endure it.

As luck would have it, a doctor was staying at our bed-and-breakfast, too. He makes less than his peers in the U.S. and said he didn't care. Life was fine and he was glad not to have to negotiate prices with patients or turn away the uninsured. His bottom line on U.S. care: "The corporations that own American hospitals exist only to make money, that's the problem."

Americans imagine that Canadians rue their system because of the waiting lists for elective surgery. The rich avoid lines by going to the U.S. (or elsewhere in the world) and paying out-of-pocket. At our Stratford breakfast, however, no one worried about a four-month wait for a hip transplant. They all said they take the waits into account by starting the march toward elective surgery a little earlier than American patients might. As long as they were kept pain free, they saw no reason to hustle toward the knife.

As for rumors running around the web that older Canadians can't get lifesaving or pain-reducing procedures such as heart bypass surgery: *They're false.*

Yes, but what about taxes? The face of the doctor's wife got a little grim. "Taxes go up and people just pay them," she said. For example, sales taxes on many items rose in Ontario in July. She didn't like it, but would she give up her health-care system in return for a lower tax? Not a chance. "No one in Canada lives in fear of medical costs," she said.

I prowled around the web, looking for comments on Canadian medical care. Health outcomes are generally better than in the United States.

No system is perfect, of course, and there are grumps. "Healthcare is not free in Canada even though it seems like it. We are taxed to death," one person complained (while going on to say that Ontario ought to boost the amount it reimburses patients for clinic care).

The stories that affected me more told how reliable access to care can change a life. Here's just one:

"My dad at the age of 50 was forced to go into business for himself. I am pretty sure he would not be able to afford or qualify for any health insurance at his age. But because he was Canadian, he was able to start his own company. I am also pretty sure that, considering the expenses I incurred with three premature children, my employer would be none too happy with me if I worked for a small American firm. That's something I'm not worried about here."

Will Americans ever achieve that same peace of mind?

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## Jane Bryant Quinn

Jane Bryant Quinn is a leading commentator on personal finance, with books and columns read and trusted by millions. During her long career, she's established herself as America's most reliable voice for people trying to manage their money well. Her policy columns address matters of top concern to citizens, including investor protection, health insurance, Social Security, and the sufficiency of retirement plans. Her personal finance columns demystify money to help families make better decisions about their financial future. Jane's best-selling book, Making the Most of

Your Money, is a comprehensive guide to personal finance, named by Consumers Union as the best personal finance book on the market. The first edition, published in 1991, has been in print and popular, ever since. The third edition -- Making the Most of Your Money NOW -- was published in January, 2010. She also writes for her own Web site, [JaneBryantQuinn.com](http://JaneBryantQuinn.com). Jane has worked extensively in television. She co-hosted an investment series, "Beyond Wall Street," which ran on the Public Broadcasting System. PBS also ran her own program, a personal-finance series called "Take Charge!" She worked ten years for CBS News, first on the CBS Morning News, appearing twice weekly, then on The Evening News with Dan Rather. She has also been a regular on ABC's The Home Show as well as a guest on Good Morning America, Nightline, The News Hour with Jim Lehrer and many other programs. Jane has many awards to her credit, including the Emmy Award for outstanding coverage of news on television and the Gerald Loeb award for distinguished lifetime achievement in business and financial journalism. She has also received many honorary degrees. She currently serves on the board of Bloomberg LP, the financial services company. She has also served on the board of the Harvard School of Public Health, the Jerome Levy Economics Institute of Bard College, and her alma mater, Middlebury College. She's a member of the Council on Foreign Relations. Jane is the editorial director of [MainStreetConnect.com](http://MainStreetConnect.com), a company she founded with her husband to bring high-quality local news to communities online.

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