

## Work Daze: Sicko

by *Bob\_Goldman*

What's the worst part of getting sick? It isn't the aches from the fever, or the pains of a needle prick, or the nausea from the anesthesia, or the news that surgeon has left the keys to his Bentley Continental GT in your rib cage. No, the worst part of getting sick is dealing with your health insurance company.

As Michael Moore points out in "Sicko," even people who have health insurance are not immune to suffering the terminal agonies of the American health care system. And if you get your insurance through your employer, the pain can be even worse.

Think about it - does your employer provide freshly roasted espresso in your break room, or is the coffee you are served taste more like a well-past-rancid blend of rejected beans and lichen?

Your coffee. Your computer. Your vacation. Management scrimps on every other aspect of your so-called "benefit package," so do you really think that when it came to health care, they decided to splurge? "I know it will take a big chunk out of our bonuses," the executive committee members probably said to each other. "But let's make sure our employees get the best health insurance money can buy."

If you believe that happened, you are definitely sick.

One new wrinkle in today's health scare program is the availability of the FSA, or Flexible Spending Account. Now being offered to employees by forward-looking companies across the country, the FSA is popular in the executive suite because it forces employees to reach into their own pocket to pay for medical expenses before the corporate insurance kicks in.

The benefit for the employee is that instead of fighting with the insurance company to approve your medical care, you can simply dip into your Flexible Spending Account. Now you won't have to battle some cold-hearted HMO to have "alternative treatments," like aromatherapy and reflexology. You can even indulge in those frivolous and fashionable medical trends we feeble-minded workers desire, like that fancy heart/lung transplant you've been craving.

One interesting feature in some of these "employee choice" health plans is that the money you don't fritter away on open-heart surgery is turned over to - guess who? - your company. It's use it or lose it, or, more correctly, if you don't use it, senior management will use it - to fund their annual bonuses.

It's no surprise that the idea of converting your health care dollars into executive vacations has slowed the adoption of the so-called "employee-choice" health insurance programs. In view of this inexplicable resistance, most companies still give you the option of choosing the traditional HMO, or Horrible Medical Option, and the elite PPO, or Painful Punishing Option.

Workers who adopt these programs deal with "gatekeepers" who make sure every policy holder is healthy and happy. Oh, wait a minute! It's every employee of the insurance company who is supposed to be healthy and happy.

The customers can take their changes.

I know the insurance industry takes a lot of hits from disgruntled customers who fail to appreciate the company's colorful brochures, and instead choose to obsess on trifling non-essentials, like the company's suggestion to reduce the cost of an expensive blood transfusion by using watered-down ketchup, or their insistence on sending you to unemployed actors from doctor shows on TV. (Actually, the whole idea of a medical degree is quite over rated. The actor who plays "House" never went to medical school, and he cures deathly ill patients every week in 60 minutes, including commercials.")

Unfortunately, even Michael Moore fails to point out the real tragedy of the current system. Perhaps Mr. Moore is satisfied with his appearance, but if ordinary folks like us are to rise up in the corporate ranks, we will definitely need, as they in Beverly Hills, "some work done." And as long as essential operations like face lifts, and liposuction are considered "elective surgery," what chance do we have?

What nonsense! In today's shallow society, where even the most incompetent CEO can earn a couple hundred million a year, the real secret to success is the ability to look good on television. After years of stuffing ourselves with Ho Hos and Sno Balls, how can we cram ourselves into sleek Armani suits so we can trade platitudes with Maria Bartiromo?

In fact, in our global economy, I think the government should make plastic surgery mandatory. That way, our businesses and our health care system can go down the tubes, but at least, we'll be looking good.

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