

POLITICS AS USUAL: Costs of Healthcare

By Alison Collins-Mrakas

I attended a fundraiser recently for a beautiful little girl who is battling cancer.

The event was necessary to help raise funds to pay for some of the drugs, hotel stays, travel ? the hidden costs of cancer care that are not covered by our current system.

Though our healthcare system is wonderful, there are glaring gaps in coverage that can have significant health and economic impacts. When you are in hospital, the drugs and assistive devices are covered under OHIP. Similarly, emergency dental work ? if done in a hospital ? is covered. It's when you need to go home that the problem arises.

Many of us have some kind of drug plan and dental coverage either through our employers or through a private plan, if self-employed. For those with coverage, picking up your bottle of penicillin to cure your child's bronchitis, or going to the dentist for a regular cleaning, are not cause for concern.

You may have to pay a small portion of the cost, but a significant amount will be covered, and some plans cover it all.

But what if you don't have coverage, or can't afford to pay for private coverage? Eyeglasses, hearing aids, braces, dental fillings, and physiotherapy ? common health related expenses can quickly add up if you don't have coverage.

Many people have no coverage at all. They can't go to the dentist even once a year let alone the recommended every 6 months. They can't go to physiotherapy after an accident. They can't get the drugs they need in order to fight off infections. Even those battling cancer may not get all the drugs they need unless they can pay for them themselves.

Yes, there are options if you don't have coverage. However, you have to meet the criteria.

According to the Ontario Ministry of Health and Long Term care, the following folks are able to get coverage: Seniors (over 65), those in a long-term care home or home for special care, those enrolled in a home care program, those who have high drug costs relative to income and are registered with the Trillium Drug Program and/or you receive social assistance through Ontario Works or the Ontario Disability Support Program.

In other words, a small group of people would qualify ? and that does not appear to include the lower middle to middle class(though I am not clear what ?middle? class even means these days).

Assuming you meet the criteria, there are still further restrictions. Close to 4,000 prescription drugs are covered, but many are not, nor are ??syringes and other diabetic supplies such as lancets and glucometers, eyeglasses, dentures, hearing aids, or compression stockings.? Your insulin may be covered, but the syringes are not.

What about a trip to the dentist? Forget it. Again, unless you meet a very narrow set of criteria or you have some kind of emergency, then you are out of luck ? and out of pocket. OHIP covers dental work done in hospitals. Emergency care is covered, preventative care is not, despite the fact that Ontario's own Medical Officer of Health stressed the vital importance of oral health in overall long term health.

When health care is discussed, the focus is always on access to hospitals ? more beds, more nurses, more technology. That is desperately needed to be sure, but what about when you go home? If you don't have the drugs or assistive therapy you need to fully recover, you're going to end up back where you started ? in a hospital. And what about dental care? If you have to wait until your tooth rots to get dental care and end up in surgery instead, how is that cost-effective?

The focus of health care debates should be about equitable access to health care and how best to fund it. It may be wonderful to have an MRI to sort out your wonky elbow after a fall, but if you can't afford the brace and follow-up physiotherapy needed to fix it, then what the heck is the point?

Until next week, stay informed, stay involved because this is - after all ? Our Town.