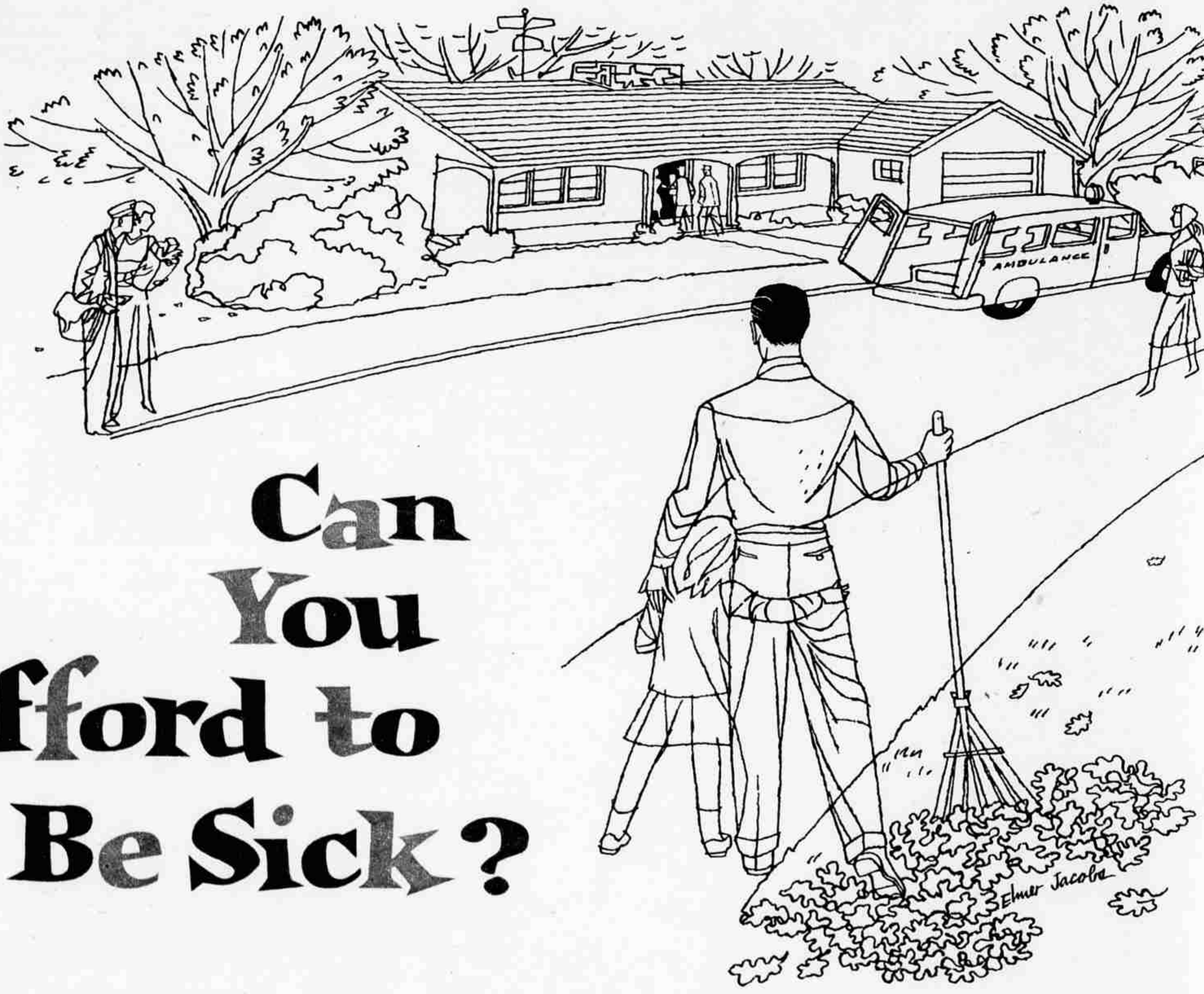

Can You Afford to Be Sick?

by J[illegible] K[illegible]
Art by Elmer Jacobs

NOT LONG AGO I visited a friend whose husband had been gravely ill for months. Alice was upset about everything—money included.

"You know," she said tearfully, "only a rich man can afford to be *really sick!*"

I thought about her words but I doubted them until a cousin took seriously ill while vacationing in the South. When Fred's wife showed me the bills for his 31-day stay in the hospital, I could understand what Alice had meant. Here's what the bills looked like:

room and board (two-bed room)	$465.00
operating room	50.00
laboratory	756.00
pathology	12.50
drugs, dressings, antibiotics, intravenous feedings	734.00
oxygen	519.00
electrocardiogram	54.50
transfusion	118.50
three nurses each day at $16 each	$1,488.00
doctor's and surgeon's bill	$1,100.00

In short, one month of sudden and severe illness cost Cousin Fred $5,400! His small savings account was sadly depleted and, of course, the figures tell nothing about his loss of income during this period or the usual expenses of maintaining his home, wife, and two children.

Fred's story is a frightening one, but it's far from unique. Each year the cost of long sickness and disability in America reaches the staggering total of $6.1 billion! To the families involved, desperate to restore a loved one to health, this often means lifelong debt, dependence on relatives or charity or, even worse, the abandonment of treatment altogether.

Fortunately, most of us are healthy! The average family spends more for recreation than for medical care (doctors, dentists, hospitals, drugs, insurance, etc.). Four and one-half percent of our income—the average amount spent for medical care—isn't much when we consider the skill, attention, and good health we get in return.

The big problem is the long or chronic illness which saps the health and resources of the whole family as well as the victim. This being so, what can we do to cushion the blow of such a calamity should it occur in our family?

THE FIRST thing is to practice prevention. If that sounds simple and trite, the facts indicate otherwise, for 70 percent of Americans fail to have an annual physical checkup. Far too many wait for a minor complaint to become a major illness before seeking help.

Moreover, millions of others ignore the medical services of their communities: free chest x-rays, special clinics, ear and eye examinations for children. Prevention isn't the doctor's job; 365 days a year *we* decide the food we eat, the hours we rest, and how much we smoke and drink.

Second, most of us can learn to budget ahead for future medical expenses. No one can predict an emergency, but we can estimate routine costs: medical and dental checkups, vaccinations, shots, obstetrical care, and a dozen other things.

Finally, and most important, we can buy protection in the form of medical-surgical insurance. There are now five types of voluntary health insurance available