

The “5C Solution” for Health Care

Health freedom is as simple as five C's.

Cash for Care: Routine and minor care should be paid for out of pocket, reducing costly paperwork associated with insurance claims and government programs. With cash payment, prices can come down to the pocketbook. Witness the success of the cash-based [Surgical Center of Oklahoma](#), the [NoInsurancesurgery.com](#) and [PATMOS](#) clinic. Medicare and many health plans forbid cash payments for care they deny. To find an independent practice that works solely for patients, see the *JointheWedge.com* map.

Catastrophic Coverage: Insurance is protection against financial devastation from the rare, unexpected, catastrophic medical event or costly chronic condition. Insurance should be tucked away and used only for emergencies or major medical illnesses and injuries. Insurance is protection against an illness or injury *you don't yet have*. But the Affordable Care Act (ACA) requires insurers to cover people with uninsurable (pre-existing) conditions. Thus, it eliminates true insurance making coverage unaffordable.

Charity: The foundation of medicine is charity. Most physicians feel called into medicine. It is a mission, not a business. Some patients will never be able to pay, and that has always been the case. Charity is a gift. Unlike in the Medicaid entitlement program, the giver feels joy and the recipient feels gratitude – and the care is free from Medicaid's bureaucratic regulatory requirements that increase costs for all Americans. Charitable discounts may also be requested by insured patients -- when health plans or government say no to the prescribed treatment and the patient chooses to pay.

Confidentiality: The confidential patient-doctor relationship is key to timely and accurate medical care. However, the permissive sharing allowed by the HIPAA “privacy” rule, the 2009 federal electronic record (EHR) mandate, data-sharing requirements in Medicare and the move to “value-based” payments in the ACA mean patient privacy rights are regularly violated. More than 2.2 million entities can access patient data on a need to know basis without patient consent, according to the federal government. Outside access means outside control: He who holds the data makes the rules. Consent requirements put control and privacy back in patient's and doctor's hands.

Compassionate Care: Patients need caring eyes, comforting human touch and listening ears. Computerized treatment protocols, government regulations, the EHR mandate, health plan controls, endless checklists and more than 132,000 pages of Medicare regulations and 20,000 pages of Obamacare regulations have interfered in critical thinking and the patient-doctor relationship. The patient-centered heart and soul of medicine is being lost. One survey says 48% of America's doctors are thinking about leaving their practice or reducing patient load. To restore compassionate care and physician joy, doctors should not sign government or health plan contracts and accept only cash, check or credit cards. Patients find these doctors at: **JointheWedge.com**