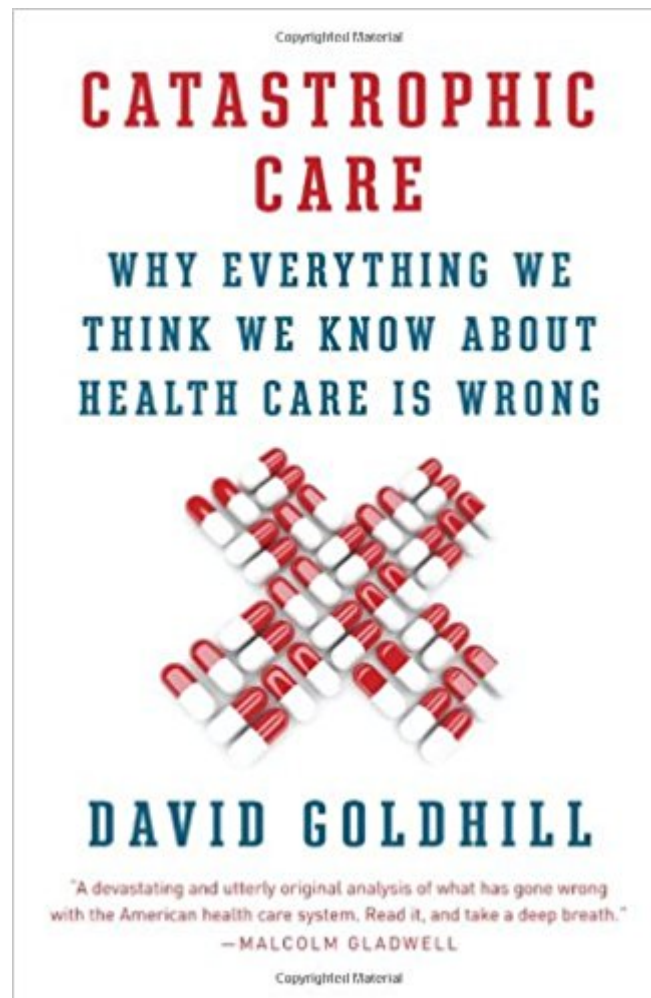




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Catastrophic Care: Why Everything We Think We Know About Health Care Is Wrong



Synopsis

In 2007 David Goldhill's father died from infections acquired in a well-regarded New York hospital. The bill, for several hundred thousand dollars, was paid by Medicare. Angered, Goldhill became determined to understand how it was possible that well-trained personnel equipped with world-class technologies could be responsible for such inexcusable carelessness—and how a business that failed so miserably could still be rewarded with full payment. *Catastrophic Care* is the eye-opening result. In it Goldhill explodes the myth that Medicare and insurance coverage can make care cheaper and improve our health, and shows how efforts to reform the system, including the Affordable Care Act, will do nothing to address the waste of the health care industry, which currently costs the country nearly \$2.5 trillion annually and in which an estimated 200,000 Americans die each year from preventable errors. *Catastrophic Care* proposes a completely new approach, one that will change the way you think about one of our most pressing national problems.

Book Information

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Customer Reviews

Praise for David Goldhill's *Catastrophic Care*—“A devastating and utterly original analysis of what has gone wrong with the American health care system. Read it, and take a deep breath. . . . [Goldhill] will convince you that our solutions are not solving our problems. They are making our problems worse.”—Malcolm Gladwell—“Thought provoking. . . . A for-profit business executive who actually states that better than adequate health care should be

available to all people in the country. . . . Mr. Goldhill observes and explains the issues in an understandable manner for the layperson. • New York Journal of Books • “The best popular health care book . . . a crystal clear account of what has gone wrong and how to fix it. • Tyler Cowen, Holbert L. Harris Professor of Economics, George Mason University • “Powerful • edge-of-the-seat riveting • because it is not, in any sense, a policy book. Rather, this is a story about saving ourselves. . . . It steps outside of the established political debate and lexicon • one of the rare books addressing a major national policy issue that is able to do so in language not already debased by the problem itself. . . . Alas, healthcare civilians can’t actually read most books about healthcare (and if you can, then you are part of the problem). But you can read this one. • Michael Wolff, The Guardian • “David Goldhill is a genius observer of a broken system in need of fresh ideas. His testimony and common-sense ideas are devastatingly important in light of out-of-control medical prices. A must-read for doctors, policy-makers and patients alike. Catastrophic Care is a defining book of our era, and a roadmap for fixing our country’s leading debt driver. You will never see medical care the same way. • Marty Makary, MD, author of Unaccountable: What Hospitals Won’t Tell You and How Transparency Can Revolutionize Healthcare • “For those who are troubled by both the failures of our healthcare system and the misdirected diagnoses and prescriptions offered by pundits, policy experts, and politicians from across the political spectrum, David Goldhill offers a brilliant and much needed antidote. By calling out with remarkable clarity the numerous, but now almost invisible incentives and regulations that drive the dysfunction of our current system, Catastrophic Care provides an illuminating framework for understanding the crisis, and then a path to the kinds of reforms that will surely be necessary. • Jeffrey S. Flier, Dean of the Faculty, Harvard Medical School • “[A] fascinating and infuriating expose of the American health care system . . . Goldhill persuasively argues that a consumer-driven system • which will require greater vigilance and commitment on the part of citizens in actively managing their health • is the first step toward sustainability and lower individual and government costs. . . . Goldhill’s reasoned, logical alternative to the current system goes beyond political finger-pointing, and while his take is sobering, it •, is one that offers sound solutions. • Publishers Weekly • “Highly readable presentation of one businessman •, solution, likely to provoke discussion if not agreement. • Kirkus Reviews

David Goldhill is president and chief executive officer of GSN, which operates a U. S. cable

television network seen in more than 75 million homes and is one of the world's largest digital games companies. He is a member of the board of directors of The Leapfrog Group, an employer-sponsored organization dedicated to hospital safety and transparency. Goldhill graduated from Harvard University with a BA in history and holds an MA in history from New York University.

This book should be required reading for anyone who's ever wondered, "well, what exactly is so bad about our healthcare system?" In this fascinating read, David Goldhill approaches the matter of care from the lens of a business person, which I can wholly appreciate. The problems we face in healthcare today, he contends, are primarily a result of a broken marketplace for healthcare. We are not consumers in this system, we are pawns for powerful surrogates to extract profit from. Goldhill takes us on a whirlwind tour of almost literally every facet of care I've never even thought about, from Medicare and Medicaid to the broken rewards systems that are powering the next generation of physicians. Overall, I felt the analysis was incredibly well done and well researched, little was left to the imagination as to why and where our system has failed us, and even though the book itself seems to have come out before the ACA was enacted, it seems mildly prophetic in a lot of ways in showing how a continuation of a broken system can only continue to be broken. I think my favorite part of the book is that it doesn't heavily lean into the idea that America should be like Norway or Finland. It surprised me to learn those systems are also heavily problematic in terms of controlling cost. Rather, a more interesting example forward for America is Singapore, of all places. By the end of the book, we're treated to a comprehensive assessment of how to fix a system that waylays itself with profligate actors that have no incentive to change. In the next 5 years, we're likely to see a collapse in Medicare expenditures in a similar fashion to what happened with the housing industry. Goldhill's solution is elegant and pragmatic, in my opinion. He prescribes a three-pronged system that simultaneously moves incentives for insurers to only truly insure against catastrophic events, for marketplace consumers to save their own money and demand cost-effective care at a basic level and to do all this while managing to either spend the same amount of money we're currently pouring into a broken system or to even save money while doing it.

Highly recommended. The author makes a clear and compelling argument that basic economic forces should have the primary role in allocating scarce healthcare dollars. Without standard market incentives and the interplay between buyers and sellers - like we see in the normal world for housing, food and other essential goods and services - the US will never be able to control the runaway costs of healthcare. The growth of Big Healthcare is staggering, and scary.

I loved Mr. Goldhill's article in the Atlantic about the same topic. Here, he expands on his analysis of the misplaced incentives in the healthcare system and provides a very interesting potential solution. I have purchased this book for several friends who are interested in health care policy.

Anyone interested in why health care costs so much needs to read David Goldhill's analysis. In short, the problem started in the 1940's when we began to give special tax treatment to company sponsored health insurance. This initiated the separation between payer and beneficiary while inserting the insurance provider between the patient and the doctor. But the fundamental fault is we are using the wrong tool to address the issue. High health care costs are not rare and unusual events, they are certainties. Consequentially they should be addressed not by insurance but by a mechanism for transferring a flow of funds from times of low need to times of immediate need. Goldhill's solution is not ideological. Both Government Action and Individual Choice have critical roles to play. Government provides a guaranteed annual grant to each individual deposited in a Health Saving Account which the individual can use to pay health care expenses. This money accumulates over the years. If expenses in any one year exceed the total in the account the individual can borrow against future deposits. If the balance in the individual's HSA exceeds certain levels at particular points in time the individual can use a portion for other things. Any final unused balance can be given to persons designated by the individual at death for use in their HSA. Everyone will be required to buy Truly Catastrophic (Tru-Cat) insurance for those truly rare and unusual events when an individual's total life-time health care expenses exceed the total expected life-time Government grant. It is my wish that every member of the U.S. Congress and every member of every state legislature read this book before considering what to do about our current health care crisis.

Absolutely my favorite healthcare book I've ever read (and I've read dozens). Never has such a seemingly boring topic been so riveting and thought-provoking. Agree or disagree with Goldhill's central thesis, if you claim to be "open-minded" (i.e. you are human), this book will prove invaluable.

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