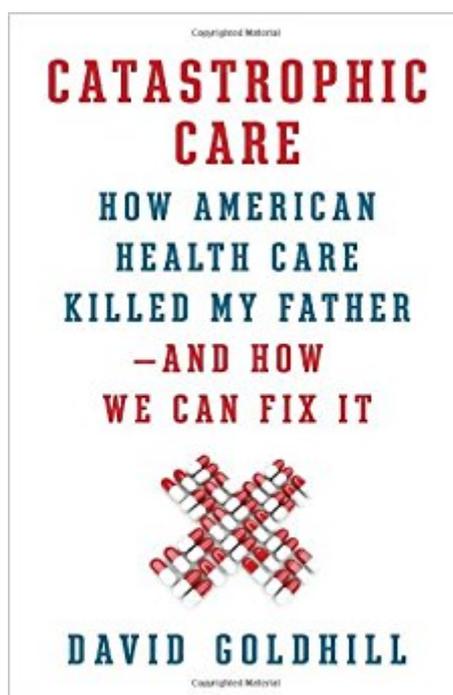


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Catastrophic Care: How American Health Care Killed My Father--and How We Can Fix It



Synopsis

A visionary investigation that will change the way we think about health care: how and why it is failing, why expanding coverage will actually make things worse, and how our health care can be transformed into a transparent, affordable, successful system. In 2007, David Goldhill's father died from infections acquired in a hospital, one of more than two hundred thousand avoidable deaths per year caused by medical error. The bill was enormous and Medicare paid it. These circumstances left Goldhill angry and determined to understand how world-class technology and personnel could coexist with such carelessness and how a business that failed so miserably could be paid in full. *Catastrophic Care* is the eye-opening result. Blending personal anecdotes and extensive research, Goldhill presents us with cogent, biting analysis that challenges the basic preconceptions that have shaped our thinking for decades. Contrasting the Island of health care with the Mainland of our economy, he demonstrates that high costs, excess medicine, terrible service, and medical error are the inevitable consequences of our insurance-based system. He explains why policy efforts to fix these problems have invariably produced perverse results, and how the new Affordable Care Act is more likely to deepen than to solve these issues. Goldhill steps outside the incremental and wonkish debates to question the conventional wisdom blinding us to more fundamental issues. He proposes a comprehensive new way, where the customer (the patient) is first—a system focused on health and maintaining it, a system strong and vibrant enough for our future. If you think health care is interesting only to institutes and politicians, think again: *Catastrophic Care* is surprising, engaging, and brimming with insights born of questions nobody has thought to ask. Above all it is a book of new ideas that can transform the way we understand a subject we often take for granted.

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Customer Reviews

Dysfunctional and undisciplined. That is Goldhill's assessment of the current U.S. health-care system. President and CEO of the Game Show Network, Goldhill believes the trouble stems from a culture lacking customer accountability: high prices, excess, errors, underinvestment in information technology, lack of follow-up. Spurred by the death of his father from a hospital-acquired infection, Goldhill has devoted considerable time and thought to repairing health care. His book sprouted from a 2009 article he penned for the Atlantic. Encounters with the health-care system usually involve gargantuan intermediaries—Medicare, Medicaid, and private insurance companies, entities Goldhill cites for inefficiency. They also generate increased demand for services. His alternative to the status quo combines national health insurance (for everyone but not everything) with a market-based system that gets rid of intermediaries and allows individuals to deal directly with providers. Individual health accounts, catastrophic insurance with a high deductible, and health loans are key components. The health-care system is gashed. Goldhill thinks it's time to rip off the colossal Band-Aid and apply a different kind of balm. --Tony Miksanek

"David Goldhill has written a devastating and utterly original analysis of what has gone wrong with the American health care system. Read it, and take a deep breath. He will convince you that our solutions are not solving our problems. They are making our problems worse." —Malcolm Gladwell
"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, best-selling 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's one that offers sound solutions." — Publishers Weekly (starred review) "[Catastrophic Care] is 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 — "Highly readable presentation of one businessman's solution, likely to provoke discussion if not agreement." — Kirkus Reviews — "Rarely has the irrationality of the [healthcare] system been so convincingly demonstrated, including the opaque and highly inflated prices of medical care." — Arnold Relman, The New York Review of Books "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 . . . As an industry outsider — neither a clinician, policymaker, or someone who works for the healthcare industry — 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 "[A] comprehensive, thought-provoking, empirical, and well-written book." — Matthew Continetti, The Weekly Standard "Provocative." — Wayne Holliday, Decatur Daily — "Goldhill's perspective is invaluable to the health-care discussion, elevating his personal tragedy into an impressive body of research. — Written with both pain and passion, this book provides an informative and relatable treatise." — Elizabeth J. Eastwood, Library Journal "Innovative . . . Goldhill presents a convincing argument in many ways, and this book already has challenged policymakers to examine his proposals." — William P. Moran, Charleston (SC) Post and Courier — "David Goldhill isn't your typical policy expert. He is the chief executive officer of GSN. That's right, the Game Show Network. What does he know about health care? Quite a bit, it turns out." — Chelsea Conaboy, Boston Globe, White Coat Notes —

Written for a general (but thinking) audience, this book could really turn around all public discourse on health care and become a seminal work on the subject. The divisive health care debate of recent years is centered over WHO should shoulder astronomical medical costs. The issue of taming the exorbitant prices and costs is relegated to the side issue of waste and abuse. David Goldhill takes a new and different approach. He puts aside the standard assumption that health care is somehow exempt from the normal rules of economic activity. He focuses on WHY the costs became so exorbitant in the first place. Goldhill shows persuasively that the costs are the result of the very design of our current medical system, and the only way to bring the costs down to earth is to REPLACE entirely the current economic arrangements of our medicine - both the private insurance system and Medicare/Medicaid. That's a book of new ideas. These ideas are breakthrough innovative, brilliant, deeply thought through; analysis superb. As with all things new and complex, it requires an effort to understand. If you have any background or interest in economics, even the economics of everyday life, give it more consideration.

Catastrophic Care - How American Health Care Killed MY Father - And How we can Fix It By David Goldhill
Infections from a hospital stay killed David Goldhill's father in 2007, one of more than 200,000 deaths annually caused by medical error. The medical bill was huge and fully paid by Medicare. David wanted to know why it happened and why a business was paid after such a colossal error. This would not happen in a market driven business. This book is the result of Mr. Goldhill's quest for answers. The major premise of Mr. Goldhill's book is that the patient is not the customer. The actual customers are what he calls "surrogates" and these are private insurers, Medicare and Medicaid. All of these are institutions begun with the best of intentions that have grown into unwieldy, inefficient behemoths over the last 45 years and have established a culture in our Health Care arena that is going to be difficult to change. Originally, health insurance was in place to take care of "catastrophes" and not the common cold or the equivalent. We have turned an insurance into a "payment mechanism" over the years. The "surrogates" have become the consumers and are driving the market. They are profit driven, not market driven and have created a 3rd party administration that continues to drive up the price of health care and not, necessarily the efficiencies. The "Surrogates" along with the pharmaceuticals operate with a unique set of rules and, ironically, the higher premiums are, the higher the profits. In a true market scenario, prices drop and things become better and/or more efficient. The most obvious analogy is computers. The first laptops were thousands of dollars; you can now buy a better one for about \$350.00. Lasik surgery and most cosmetic surgeries prices drop because of competition. Why? They are not covered by

insurance, thus no surrogates. We, as the patients, have come to accept the status quo. We go crazy when a gallon of gas rises by 10 cents, however, just accept the fact that medical procedures continue to escalate because the surrogates are in control and we are just paying the deductibles. The surrogates benefit from rising prices. So, what about the Affordable Care Act [Obamacare or ACA]? More of the same. We need to create a new system that is not procedure driven, is a true marketplace and is driven by the true customer, the patient. This will take a minimum of a generation; however, it can be done. Mr. Goldhill presents a possible scenario that places the patient in control and promotes transparency in costs in the medical field. His suggestion is a combination of a very high deductible in true catastrophic insurance, health accounts and health loans. I am not sure if that is the answer, but he presents a convincing argument and makes it very clear that the present situation in health care is unsustainable. My suggestion is that you read this well-written and well researched book and get your legislators to do the same. Thanks to Mr. Goldhill for presenting such a well articulated case in a tremendously complex situation.

An extremely well written health policy book for the common man, "Catastrophic Care" offers a detailed, thoughtful assessment of what ails our current healthcare system. While "The Innovator's Prescription: A Disruptive Solution for Health Care" was also a superb analysis of health care as a business, "Catastrophic Care" is far more reaching, and absolutely better researched with a plethora of devastating facts and statistics, updated to include discussion of the Affordable Care act. As a physician, I can attest to Mr. Goldhill's many examples of skewed incentives leading to sloppy care as the rule, rather than the exception. The book asserts that for care to become TRULY patient-centered, the patient must become the customer and stop relying on surrogate (insurance or government) reimbursement methods. Only when we demand control over how our healthcare dollars are spent can we hope to achieve the safe, high-quality, service oriented care that we deserve.

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