In 2005, we spent $2 trillion on health care in the US—that’s $6,607 per head and 16% of our Gross Domestic Product.

SHELLING OUT FOR WELLNESS
- how much spend on health—as % of GDP

ARE WE GETTING OUR MONEY’S WORTH?
- how much we spend vs. how long we live

In 2005, the feds, state and local govs picked up about 45% of our healthcare tab—with the private sector (you, me, our employers paying the rest). Note: the Medicare drug act went into effect since so the feds account for a larger chunk of the drug market today.
PRICE PUSHERS

Health spending has been soaring across the board, but some costs have been doing the Icarus thing more than others.
In its April, 2007 issue, NY Mag offered some advice on where to go if you’re living life on the uncovered lane.

**You’ve got a toothache:**
The clinic at NYU’s College of Dentistry provides care for 30 percent to 50 percent less than what you would pay out of pocket: A checkup and cleaning is $50 to $90, a filling is $70 to $110.

**You want drugs:**
Wal-Mart now offers 331 generic prescription drugs at the flat rate of $4—everything from antidepressants to prenatal vitamins. Worth buying a New Jersey Transit ticket to the big-box store in Secaucus.

**You need birth control:**
Planned Parenthood is still the gold standard for inexpensive gynecological care. Patients are charged on a sliding scale at the Brooklyn clinic: An exam ranges from $39 to $116, birth-control pills from $5 to $15.

**You have an emergency:**
Go to a city-owned hospital (for a list, go to nyc.gov/hhc), where, thanks to a sliding scale, single adults earning less than $38,280 pay $15 to $60 for ER services, and $5,000 max if they are hospitalized.

**You decide you need insurance:**
If you freelance twenty hours a week, call the Freelancers Union (from $127 a month for catastrophic). If you make less than $25,000 a year, try the state-run Healthy NY program (from $145 a month).

**Edwards**
- You got to sign up.
- Lets you buy into a Medicare-like plan.
- Nonprofit state “Health Markets” will offer competing insurance plans.

**McCain**
- Gives low-income families tax incentives and credits to buy insurance.
- Makes health savings accounts more available

**Hillary**
- Lets you buy into a Medicare-like plan, fed-like health plan or keep your own.
- Uniformizes insurance rules across states.
- You got to sign up.
- All employers have to chip in.
- Tax credits for low-income families

**O**
- Only kids have to get insured.
- You can buy into a portable health plan similar to the feds’ plan (if self-employed or a small businesses).
- Gives income-related subsidies so you can buy into a plan.

**Rudy**
- You get $15,000 tax credit to buy private insurance.
- You can put $2,000 to $6,000 into health savings account.
- Can buy plans across state lines.

**Mitt**
- Lets you deduct private health insurance.
- Expands health savings accounts.