

US Citizens' Experience Receiving Health Care in Foreign Countries

Below are descriptions of medical services that Americans received in countries with universal health care. As I receive additional stories, they will be added to this document on my [Website](#) under the tab Resources.

Germany's Health Care as experienced by US Citizens

Dominic lived in Germany from 2013 to 2023.

His **comments are in bold** on how his experience in Germany aligned with the description supplied in the Citizenship Politics edition: *Our Cultural Assumptions stop us from achieving National Health Care Coverage.*

CP - The system is decentralized with private practice physicians providing ambulatory care. **Dominic - Yep. Lots of small medical practices. You can also visit university (training) hospitals if you have one near you. In Leipzig in East Germany, wait times for some specialist doctors (ex. some eye or lung doctors) can be 3 months or more. Some will say, "we're not seeing any new patients this year,"**

CP - Self-employed workers pay the entire contribution themselves.

Dominic - Yes, self-employed (like me) pay a monthly premium based on your last reported income, which they verify with a tax statement. It's typically 14% of income.

CP - Having the opportunity to choose public or private insurance is one of the critical elements of the comparable nations' universal health care plans.

Dominic - There are many public health insurance companies (Krankenkassen). It's easy to enroll in one. The system is at up to discourage typical middle-class folks from going to private health insurance. It's very difficult to come back to the public system if you've left.

CP - Employers pay for half of their employees' health insurance contributions, while self-employed workers pay the entire contribution themselves.

Dominic - Yep. It's automatically deducted from an employee's paycheck along with their taxes.

CP - Copayments exist

Dominic - My biggest experience with the German healthcare co-pay system was a nasal passage operation where I was in the hospital for 5 days. The total bill was 50 EUR (\$55).

CP - Dental Health Coverage

Dominic - Checkups are covered but cleanings are not.

Italy's Health Care as experienced by US Citizens

Michael visited Italy in 2022.

He provides a quick summary at the top and then details how Italy handled his care.

While there, a painful kidney stone gave me a first-hand experience with a European healthcare system and its costs.

In short:

- Goods and services received: an hour-long ambulance ride, a roadside doctor visit, a hospital visit, three diagnostic imaging procedures, five or six prescription medicines, a long taxi ride, and several subsequent doctor visits and consultations.
- Total cost: \$1,428 before any insurance reimbursement.

Details:

A painful kidney stone sent me on an hour-long ambulance ride. A doctor intercepted the ambulance in route and gave me a painkiller before I even arrived at the hospital.

At the hospital emergency room, there was no waiting. In fact, I don't even remember going into a waiting room. Healthcare professionals examined me immediately. Technicians quickly performed ultrasound imaging and a CT scan. Without delay, a urologist analyzed the diagnostic imaging, pinpointed the kidney stone, and reviewed my treatment options. The multi-lingual staff had people who spoke Italian, German, and English. The entire bill for all that service plus a follow-up exam at the hospital's urology clinic a couple of days later was \$497.53.

The urologist had prescribed four medications and advised me to wait and see if the kidney stone passed – which it did a few weeks later. The total cost of all four medications before any insurance reimbursement: \$36.02.

After I returned to my apartment in Piedmont, a doctor buddy took over, prescribed more medication, and after the stone passed, arranged an ultrasound exam to make sure my kidney's drainpipes were clear. My buddy charged nothing for his office visit and consultations by phone and WhatsApp. The medication he prescribed cost \$28.23. The final ultrasound exam was \$107.92.

The total cost for the entire episode --- professional services, diagnostic imaging, and medications -- was \$1,428.19 before any insurance reimbursement. The biggest expense was \$595.01 for the hour-long, 36-kilometer ambulance ride from a ski area over

dizzily curvy mountain roads to a regional hospital. The providers at every step seemed as competent as their American counterparts. There was no waiting when the situation was urgent.

I'd love to know how much American providers and pharmacies would have billed if this had happened at Alpental Ski Resort in Washington State instead of Selva di Val Gardena in the Dolomites.

Thanks for keeping attention on this issue.

Regards,
Michael