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### Episode #241

The Public Health  
Care System in The U.S.

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Hi! I'm Georgiana, your English teacher. Thanks for joining me for a new Speak English Now podcast episode.

If you want to help, please **share** the podcast on social media. That would mean a lot. Thanks!

Before we start, visit my website: [Speakenglishpodcast.com](https://speakenglishpodcast.com), and [subscribe](#) to my **FREE mini-course**. In the next five days you will discover how to **enhance your English fluency**.

Okay, let's start!

Are you curious about how the **healthcare system** works in the U.S.? In this episode, I will explain **the basics of the American healthcare system**.

There is not one universal system but a range of **public and private insurance options**. I will lay out how these plans work so that you can gain a better understanding.

And yes. Contrary to what some people assume, **public health care** exists in the USA. There are **several public systems, both federal and state**. All Americans must have health insurance or face a federal offense. Therefore, everyone should be properly insured.

If someone is **unemployed**, they may be eligible for federal or state **public insurance programs** to help them access the necessary health care services.

Let's find out more about **public health** in the U.S.

In 1965, the federal government created **Medicare** and **Medicaid**, which provided health coverage to the elders and the poorest segments of the population.

## WHAT ARE MEDICARE AND MEDICAID?

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**Medicare** is a federal health insurance program primarily available to people 65 or older, certain younger people with disabilities, or people with End-Stage Renal Disease.

**Medicaid** offers health insurance to countless Americans, such as eligible low-income adults, children, pregnant women, senior citizens, and people with disabilities. States must follow federal rules while running the program, which is funded by both state and federal money.

Other programs, such as the **Children's Health Insurance Program (CHIP)**, is a federal-state partnership program administered by the Centers for Medicare & Medicaid Services.

**Children's Health Insurance Program** provides health insurance coverage to **low-income children and pregnant women** who do not qualify for Medicaid but cannot afford private health insurance.

I hope you found this episode interesting. In the next one, I will continue talking about the healthcare in the U.S.

Now let's continue with a point-of-view story.

# POV-Story

(Learn grammar in context)

I will tell you the same story several times, and I will change the person or verb tense each time I tell the story. So, stay focused on the changes.

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There are several levels.



**Okay! Let's start by listening to a story told in the present tense and addressed to you.**

You are a math teacher being taken to the ER (emergency room) by your students. They assure the nurse that you are having a seizure. So, the nurse looks at you and sees that you are smiling strangely and becomes concerned.

While waiting to be attended to, you start to laugh uncontrollably. Your laughter is so contagious that everyone, even the nurses and doctors, start laughing. After several minutes of uncontrolled laughter, the patients in the waiting room are all in better spirits.

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Finally, the doctor examines you. It turns out that you can't stop laughing after seeing the amount of your first paycheck. You quickly realize that being a math teacher pays far less than you expected! This unexpected turn of events causes everyone to burst into laughter once more.

**Let's now listen to the same story told in the third person.**

A math teacher named Matt is being taken to the emergency room by his students. The students assure the nurse that the teacher is having a seizure.

The nurse looks at Matt and sees that he is smiling strangely and becomes concerned.

While waiting to be attended to, Matt starts laughing. He laughs so hard that he gets the attention of the other patients.

He has a very contagious laugh, so the patients, and even the nurses and doctors, start laughing. Everyone is laughing!

After several minutes of laughing out loud, many patients go home. They already feel much better.

Finally, the doctor examines the teacher. It turns out that Matt can't stop laughing after seeing what he will be paid for his first paycheck. This unexpected turn of events causes everyone to burst into laughter once more.

**Let's listen to the story told in the past tense from a third-person point of view.**

Matt was being taken to the ER by his students. They assured the nurse that he was having a seizure. The nurse looked at him and saw that he was smiling strangely and became concerned.

While he waited to be attended to, Matt began to laugh out loud, and his contagious laughter soon had the other patients and even the nurses and doctors laughing.

After several minutes of laughing out loud, many of the patients felt better and were able to go home.

When the doctor examined Matt, he discovered that the teacher was laughing because of how little he was getting paid for his first paycheck. This unexpected turn of events caused everyone to burst into laughter once more.

Ok! That's the end of this short exercise. Notice that the changes between grammar points are subtle but important.

With this method, you don't need to memorize any boring rules. It's better to see the changes in the proper context. And with a story, it is much easier to remember all this.

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Ok! We have reached the end of this episode.

See you soon! Bye! Bye!



*Georgiana*

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