EPISODE 242

U.S. Private Healthcare

Full transcript · mini-story · vocabulary review

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

Okay! Let's start!

Healthcare insurance in the U.S. has a long history. However, the earliest forms of **healthcare** insurance in the U.S. were largely **private** plans that covered hospital and medical care for individuals or employers.

Today, most Americans obtain health insurance through their employers or government plans such as Medicare and Medicaid.

In today's episode, I will start by talking about the **private healthcare** system.

Private care in the U.S. allows individuals to purchase health insurance coverage from **private** companies instead of relying on public insurance sources like Medicaid or Medicare.

Most private health insurance plans are offered through employers and are known as **employer-sponsored** health insurance.

Private health insurance usually covers a wide range of **healthcare** services, such as doctor visits, prescriptions, mental health care, hospitalization, and emergency care. Depending on the plan, private health insurance might include coverage for vision and dental care, alternative medicine, and other services.

These plans can vary significantly in cost and coverage, from basic plans that cover essential services like doctor visits and prescription drugs to more comprehensive plans that can cover costly treatments like surgery.

Other options

In addition to health insurance, there are several other options for accessing healthcare. You can access healthcare through community health centers or free or low-cost clinics if

uninsured.

Health Marketplace

For instance, the Health Marketplace is a resource where people can shop for and purchase health insurance coverage. It provides access to various health insurance plans, including private and Medicaid and the Children's Health Insurance Program (CHIP). It also provides information about subsidies and tax credits that can help reduce the cost of premiums.

Financial Assistance Programs:

Furthermore, financial assistance programs are government and non-government programs that provide people with financial help. This can include grants, loans, tax exemptions, and **others**.

These programs can provide short-term help for people in need or long-term assistance for individuals facing chronic financial hardship.

As you can see, the U.S. healthcare system can be challenging to understand. So, if you plan to live in the U.S., you must research different health insurance plans and options to ensure you get the necessary care.

Now, let's practice.

Mini-Story

Speaking Practice

Answer the questions aloud with short and quick responses. Repeat the Mini-Story several times to improve your speaking and listening.

A young math teacher named Matt was taken to the ER (emergency room) by his students.

What was the teacher's name? Tod?
No. No. The teacher's name was Matt.

Was Matt an astronomy teacher?
No. No. Matt was a math teacher.

Was the teacher young or old?
Young. The teacher was young. He wasn't old.

Did the students call an ambulance or a limo (limousine)?
An ambulance. They didn't call a limo. The students called an ambulance.

Who took Matt to the ER? His butler?
No. No. His students took Matt to the ER, not his butler.

Did Matt's students help him get to the ER or the beach?
To the ER. Matt's students helped him get to the ER, not the beach.

The nurse looked at Matt, AND saw he was smiling strangely so, She became concerned.

Did the nurse ignore Matt?
No. No. She did not ignore Matt. The nurse looked at him.

Was the nurse concerned or indifferent?
Concerned. The nurse was concerned. She was not indifferent. She was concerned.

Was Matt smiling happily?
No. No. He wasn't smiling happily. He was smiling strangely.

Who got concerned? Matt?
No. No. The nurse got concerned, not Matt.

Was the nurse smiling?
No. She wasn't smiling. She was concerned.

The teacher laughed out loud, making everyone in the ER laugh along with him.

Did anyone begin something?
Yes. The teacher began to laugh.

Was the teacher laughing or crying?
Laughing. He wasn't crying. The teacher was laughing.

Who was crying? Were the students crying?
No one. No one was crying. Everybody was laughing.

How was the teacher laughing?
He was laughing out loud. The teacher began laughing out loud.

Did everyone in the ER start jumping for joy?
No. No. No one jumped for joy. Everyone in the ER laughed along with Matt.

The doctor finally examined Matt and discovered he was laughing because of how little he was getting paid for his first paycheck.

Did the vet (veterinarian) examine Matt?
No. No. The vet didn't examine Matt. The doctor examined Matt.

Did the doctor discover anything?
Yes. The doctor discovered something.

What did he discover? A treasure?
No. No. Not a treasure. The doctor discovered the reason why Matt was laughing.

So, why was Matt laughing?
Because of his first paycheck. Matt was laughing because of his first paycheck.

Was Matt happy about his paycheck?
No. No. He wasn't happy about his first paycheck. He was getting paid very little.

Good for Matt! He decided to approach this situation with a sense of humor. And oddly enough this unexpected turn of events caused everyone to burst into laughter once more.

Thanks for listening, and I'll see you in the next episode.

Review

Vocabulary from This Episode

Review the most useful words and expressions before listening again.

01 private healthcare
medical services paid through private insurance or directly.

02 premium
the regular amount paid for insurance.

03 deductible
the amount paid by the patient before insurance begins paying.

04 copayment
a fixed amount paid for a medical service.

05 network
a group of healthcare providers connected to an insurance plan.

06 claim
a request for an insurer to pay medical costs.

07 employer-sponsored
provided through a person's workplace.

08 out-of-pocket
paid directly by the patient.

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