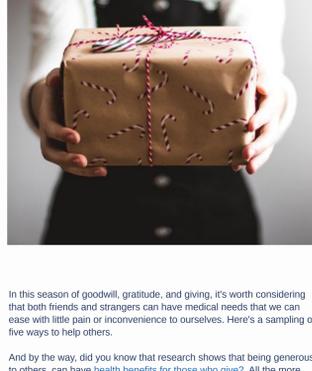




Better Healthcare Newsletter from Patrick Malone



In this season of goodwill, gratitude, and giving, it's worth considering that both friends and strangers can have medical needs that we can ease with little pain or inconvenience to ourselves.

And by the way, did you know that research shows that being generous to others can have health benefits for those who give? All the more reason to read our list below.

1. Blood donors are always in big demand — for good reason



This one may not be literally painless, but it's certainly pain-light, and it can literally save someone's life.

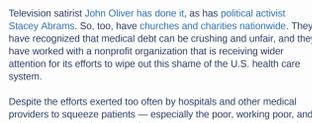
Consider the need. As the American Red Cross advises, "every 2 seconds someone in the U.S. needs blood and or platelets. Approximately 36,000 units of red blood cells are needed every day in the U.S."

Who are these needy patients? Among others: Anyone involved in a bad vehicle wreck or other trauma, those who must undergo major surgery and patients with chronic illnesses, including cancers.

Not everyone may give blood, and there are eligibility requirements to safeguard donors and the supply. Hospitals, clinics, and blood-banking institutions, with a boost from supporting charitable organizations, try to make the process as easy, simple, and convenient as possible.

For more information on donating blood, please click here.

2. Small gifts can be huge in wiping out the plague of medical debt



Television satirist John Oliver has done it, as has political activist Stacey Abrams: Sa, too, have churches and charities nationwide. They have recognized that medical debt can be crushing and unfair.

Despite the efforts exerted too often by hospitals and other medical providers to squeeze patients — especially the poor, working poor, and uninsured or underinsured — for every penny they possess, collection efforts frequently leave a mountain of unpaid and unpayable debt for patients and their families.

Enter RIP Medical Debt, a New York-based 5013(c) founded, yes, by two former debt-collection executives.

They have shown how gifts from the charitable can wipe out substantial medical debts, with a \$100 contribution, for example, eliminating \$10,000 in others' obligations.

For more information on RIP Medical Debt, please click here.

3. Better ways to deal with leftover Rx pills

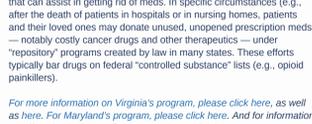


Big Pharma inundates the nation with its products. In just one area, narcotic pain pills, the largest makers "saturat[ed] the country with 76 billion oxycodone and hydrocodone pain pills from 2006 through 2012."

When patients no longer need prescription meds, they are urged not to dump them in the sink, flush them away, or toss them out with the household trash.

For more information on Virginia's program, please click here, as well as here. For Maryland's program, please click here. And for information on efforts by the nonprofit SIRIUM, please click here.

4. The eyes (and ears) have it when useful, unused gear just stacks up



In too many kitchens, dens, and home offices, an entire drawer is devoted to optical relics — used, undamaged prescription eyeglasses, nonprescription reading glasses, glasses frames, even unopened contact lenses.

These discards could provide life-changing aid to the needy, in this country and globally. As the news site MedPageToday described it:

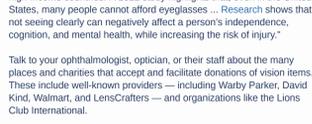
"Many people throughout the world do not have access to the vision care that they need. The World Health Organization (WHO) says that 2.2 billion people globally have near or distance vision impairment, and that this figure is higher in low- or middle-income countries than in high-income countries."

Talk to your ophthalmologist, optician, or their staff about the many places and charities that accept and facilitate donations of vision items.

Similar initiatives exist for donating unused and unwanted hearing aids, which can benefit those in need in this country and abroad.

For more information on eye wear donation, please click here for a MedPageToday report with a bevy of helpful hyperlinks. For more information on donating hearing aids, please click here for a VeryWell article with hyperlinks.

5. For those who need daily assists, donated durable goods are a boon



For many people in this graying nation, especially those hearing about the decluttering ideas of Japanese tidying guru Marie Kondo, this will be a season of not only decking the halls but also clearing the decks of unused or unwanted items.

Although health insurance and government social safety-net programs often cover durable medical products as well as other "assistive technologies" — devices or software that supports the disabled, ill, or elderly — the equipment can be costly. It may be out of reach for the poor, working poor, uninsured, and those who are ill or debilitated and have exhausted their finances.

For more information on donating durable medical goods, please click here for regional and national information from the Washington Post, as well as specifics for those in the District of Columbia, those in Maryland, or those in Virginia. D.C. officials also have posted further regional information visible here on other "loan closets" of appropriate goods.

IN THIS ISSUE

Blood donors are always in big demand — for good reason

Small gifts can be huge in wiping out the plague of medical debt

Better ways to deal with leftover Rx pills

The eyes (and ears) have it when useful, unused gear stacks up

For those who need assists, donated durable goods are a boon

Don't give away your hard-earned pay this way

In time of giving, thanks, too!

BY THE NUMBERS

No. 1

Between 2009 and 2020, unpaid medical bills became the largest source of debt that Americans owe

Number of units of red blood needed annually in the U.S. (based on Red Cross data on daily demand).

13 million

Number of American adults (7% of the population) who told opinion surveyors in June that they could not afford at least one of their prescription medications.

18 million

Median cost of unexpected and challenging medical expense encountered by 17% of Americans in 2020-21, as reported by the U.S. Federal Reserve system.

\$1,000-\$1,999

Median cost of unexpected and challenging medical expense encountered by 17% of Americans in 2020-21, as reported by the U.S. Federal Reserve system.

QUICK LINKS

Our firm's website

Read an excerpt from Patrick Malone's book:

The life you save

Nine Steps to Finding the Best Medical Care — and Avoiding the Worst



LEARN MORE



Read our Patient Safety Blog, which has news and practical advice from the frontlines of medicine for how to become a smarter, healthier patient.



PAST ISSUES

Good news in health care helps balance out the bad

A new generation is getting addicted to nicotine based on a false promise that vaping is less poisonous than smoking. And regulators are out to lunch.

Flummoxed by shifting Covid advisories? Medicine makes progress sometimes by reversing well-accepted advice.

Protecting our health from weather extremes needs planning at home right now.

Proven and practical ways to slow or prevent cognitive decline.

You Can Eat This... But Why Would You?

Looking Ahead: Preparing for Long-Term Care

Managing Chronic Pain: It's Complicated

Secure Health Records: A Matter of Privacy and Safety

Standing Tall Against a Fall

More...

Don't give away your hard-earned pay this way



Here's a health-related payback to avoid: Don't give your hard-earned pay donation to your employer by failing to mind the provisions of your company-provided health insurance — specifically at this time of year, by knowing where you stand with cash you saved in Flexible Spending Accounts or FSAs.

Most Americans get their health insurance through their jobs. With so many companies shifting health coverage costs onto employees, many workers find themselves with burdensome plans that cost more overall.

To help with deductibles and to cushion medical expenses, such as those for costly prescription drugs, companies and federal regulators have allowed for FSAs in which employees can stash tax-free savings. FSAs are limited to \$2,750 per year for a worker per employer. If married spouses can put up to \$2,750 in an FSA with their employer, too.

The big catch with FSAs: Accumulated savings must be spent, typically, within a 12-month period. It doesn't have to match the calendar and may be linked to "open enrollment" periods for employer coverage. Employers may grant a grace period for FSA spending, and federal regulators have allowed flex in the rules on this issue due to the coronavirus pandemic. But eventually, FSA savings unspent within the required timeframes will revert to employers and will be lost (in other words, donated) by employees.

With many staffers working from home and feeling overwhelmed by the pandemic and other stresses, workers may not be keeping up on important health coverage information and details from their Human Resources folks. Don't lose money by failing to ask questions and not maximizing your benefits.

In time of giving, thanks, too!



Over the years, this newsletter has suggested other health-related charitable activities, including

- signing up to be an organ donor
- or participating in a randomized clinical trial.

You may resolve to share service-oriented activities with others and in your community, as members of our firm do.

If you're looking for charitable groups that can always benefit from help, the firm has a list of suggestions available by clicking here.

No matter how you choose to give to others, by the way, all of us at the firm are grateful to work with you and to wish you and yours the best, happy and healthy holidays!

Photo credits: American Red Cross (top), D.C. Shares (bottom).

Recent Health Care Blog Posts

Here are some recent posts on our patient safety blog that might interest you:

- Federal regulators have toughened the requirements for surgeons and medical device makers to inform women in detail about rising risks associated with breast implants, which also now will carry the government's stern warning — a "black box" label cautioning about the products' potential harms. The implant alarms, announced after years of complaints by patients, include the Food and Drug Administration's counseling women that implants carry significant complications and should not be considered long-lasting products, secure for extended periods after surgery. The agency also ordered manufacturers to disclose ingredients used to make the devices.

- Federal officials have confirmed that 2021 will go in the record books as a calamitous time in the battle against the opioid painkiller abuse and drug overdose crisis, with more than 100,000 U.S. lives lost this year alone to a long-raniling public health nightmare in case anyone might suffer "compassion fatigue" or fail to see how unacceptable this mess has become, news articles in major media offered disconcerting contextual statements, including: 2021's toll will be the highest of any single year in the crisis, which has killed more than 500,000 Americans over a decade ... Overdose deaths in the United States exceeded more than the (also increasing) toll of car crashes and gun fatalities combined ... The people who died — 275 every day — would fill the stadium where the University of Alabama plays football. Together, they equal the population of Roanoke, Va.

- 2021 has become a torment for the safety of the nation's roads, as the country between January and June hit its largest six-month percentage increase in fatalities in the half-century U.S. officials have kept such records. In the first half of '21, 20,160 people died in vehicle wrecks — an 18.4% increase over the comparable period in the year before. That six-month vehicular death toll, which only now is becoming official, also was the highest recorded in 15 years. Transportation Secretary Pete Buttigieg called the spiking road deaths a "crisis."

- Although the chattering classes may have beat the term infrastructure into a hoary cliché, regular folks may see major benefits over time to their health and well-being from the Biden Administration's finally bridged, bipartisan \$1 trillion bill that invests desperately needed money into the nation's roads, highways, bridges, and more. The law will send a giant funding surge into improving water quality and eliminating dangerous and antiquated lead pipes. This toxic threat, as evidenced in the mess in Flint, already has resulted in a \$600-million-plus settlement — mostly to be paid by the state of Michigan — for residents of the lead-polluted town. The infrastructure measure will help officials deal with polluting, nerve-wracking, time-sucking transportation logjams, financing repairs and upgrades to public transit, rail, ports, and airports from coast to coast.

- When hospitals too often fail to disclose and to adequately deal with their problems, patients and their loved ones suffer. That's what happened during the coronavirus pandemic, when individuals admitted for other reasons were infected in hospitals and died of Covid-19 at alarming rates. The federal government, separately, is also stepping up its efforts to get hospitals to comply with U.S. regulations to foster greater transparency in institutions' pricing of medical goods and services.

HERE'S TO A HEALTHY END OF 2021!

Sincerely,

Patrick Malone

Patrick Malone & Associates

Copyright © 2021 Patrick Malone & Associates P.C., All rights reserved.

