

## Health Care Vocabulary Lesson

Hello. This is AJ Hoge again. Welcome to the vocabulary lesson for “Health Care.” Let’s start.

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**At the beginning of the conversation Joe and Kristin talk about a friend, Joe’s friend, whose name is Sam. And Sam went to a restaurant and at the restaurant they charged him an additional 5%.**

*A surcharge. A surcharge is an extra charge, an extra payment. Kind of like a tax.*

**So when he went to the restaurant, this friend, he had to pay 5% extra. And Kristin says, “Why, why is that?” And Joe says, “To defray the cost of healthcare for their employees.”**

*To defray means to lessen or to reduce. So reduce the cost of healthcare, lessen the cost of healthcare. Defray the cost of healthcare. So it means in San Francisco we have a new program, a new government program, city government program. And it’s a healthcare program for everybody. In most of America, most of the United States, we do not have healthcare for everyone. Only people with jobs, full-time jobs and even sometimes not everybody who has a full-time job... only people with good full-time jobs have healthcare in the United States. Millions of people do not have healthcare. If they get sick, they must pay with their own money... very expensive, very difficult. But San Francisco is a different city in America, it’s not normal. We never do anything normal in San Francisco, everything’s different. We’re a very liberal city, a very aggressive city. And so our city created a new healthcare program. So everyone in the city has healthcare. But to pay for this program there is now a surcharge, a tax, an extra tax, a 5% tax on businesses. So restaurants are adding the tax to their bill so when you go to a restaurant you have to pay 5% more. And this defrays the cost, it covers the cost, it lessens the cost of the healthcare tax.*

**Kristin says, “It’s called the Healthy San Francisco program.” And Joe says, “Oh, that makes sense.”**

*Right, that’s the name, it makes sense. To make sense means to sound appropriate. To sound correct. To be understandable, that makes sense. To make sense. He says oh, that’s understandable, that makes sense.*

**And Kristin says, “Yeah, I first found out I’m eligible for the program.”**

*To be eligible means to be appropriate for something. It means you have the necessary requirements to enter a program. Usually to enter a program. She is eligible for the program... it means she is appropriate for the program, she is able to join the program. So Kristin can join the program because she does not have healthcare from her job. Oh no, terrible.*

**And Joe says, “Yes, to be eligible you need to make below a certain amount of money per year and you also can’t have health insurance already.”**



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*So those are the two eligibility rules. Eligibility rules means requirements. Eligibility rules are requirements. Requirements are (1) you can't be rich; and (2) you can't already have healthcare. So if you meet those requirements you can join the San Francisco Healthy Program.*

**And Kristin talks a little more about some of the requirements and then they talk about healthcare in the United States. Kristin says, "I'm fed up with healthcare in this country. I will say, at least here in San Francisco we have a safety net like this new program."**

*So there we have two new phrases. To be fed up with, number one. To be fed up with something. She's fed up with healthcare in this country. To be fed up with something means to not like it anymore. Or to hate it, or to be sick of it, that's another common phrase, to be sick of, to be fed up with. I'm fed up with healthcare in this country. I hate healthcare in this country. I am angry about healthcare in this country. Fed up with means tired of, sick of, angry about, all of those things. So she's really angry about healthcare in the United States. She's fed up with it. She says at least here in San Francisco we have some kind of safety net like this new program. A safety net, a social safety net is a protection for poor people really. It means programs that help poor people. If you lose your job then you still will be okay. Maybe not happy, but you will have food, you will have someplace to live, a house or an apartment, you will have healthcare. That's a safety net, these very basic things for living. It means the government, the community, will always give these things to people, the poor people. A safety net, it keeps them safety. Basic safety is provided, is given.*

**And Joe says, "You know what? I'm fed up, too, with healthcare in the United States." He said, "It's good that we have this program in the city but I am fed up, too. The United States spends twice as much per person on healthcare than any other nation."**

*Two times more per person... so we have very expensive healthcare, a lot of money, and yet, still, many, many people do not get help. It's very bad. A lot of people don't get help, plus it's expensive. Not a great combination.*

**Okay then Joe says, "Yeah, it's the insurance companies. They're the problem. They act as middlemen between the patients and the healthcare providers and they only increase the prices. They drive up the prices."**

*So the insurance companies are very powerful, very rich, and they make healthcare very expensive here in the United States.*

**Kristin then says, "Before we had a program like this in San Francisco, someone like me who had zero insurance..."**

*Had no insurance.*



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**“...had to resort to going to health centers. And there were definitely downsides to that.”**

*So they did have some health centers, community health centers in the city. They still do, for people without insurance. But they have some downsides. A downside is a disadvantage or a negative point. So there were some negative things about the health centers, some downsides. So downsides again means a negative point, a negative part, something negative about the health care centers.*

**And she talks about how you had to make an appointment, could not be late for the appointment. But when you did arrive on time, you still had to wait many hours.**

*So even if you're very sick you have to wait and wait and wait and you're sick (oh I feel terrible). Waiting, waiting, waiting, many, many, many hours.*

**“And then you might not even see a doctor,” she said. “It could be a nurse practitioner.”**

*A nurse practitioner is a professional nurse... a nurse who has more training. Sort of a very high level nurse, almost a doctor. A nurse that is almost a doctor. We call that a nurse practitioner. Nurse practitioner. And you know, they are actually very good, they're very skilled. Some people like nurse practitioners better than doctors. They feel that they are better and other people prefer doctors.*

**And Joe said, “Yeah, um, I heard that people that work there, the doctors and nurses, they don't provide good care.” And Kristin says, “No, no, that's not true.” She says, “Generally I got good care, it's just I had to wait.”**

*Waiting for hours and hours and hours.*

**“The problem was waiting and waiting. That was more of an issue for me,” she said. I feel like the care has been pretty good though.”**

*So she got good care. She got taken care of eventually but she had to wait a long time.*

**And then Joe says, “I actually have health insurance but I only have to go to the doctor once in a while. Because I have been fortunate to be healthy.”**

*Right, he says I have been fortunate to be healthy. I only go once in a while. I have been fortunate to be in good shape. In good shape means healthy. To be in good shape means to be healthy. To be in good shape, one more time, means to be healthy. So Joe says I have been in good shape, I have been healthy, luckily.*



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**So he said, “If I did not, if I didn’t have health insurance, and I had an emergency, the cost would be out of control.”**

*Out of control means ridiculous or crazy or extremely high or extremely something. Extremely, extremely expensive here is what it means. The cost would be extremely expensive, extremely crazy. Too, too much.*

**And then he says, “Even though I do have insurance, if I maxed out the insurance, forget it, it would be the same situation.”**

*So if you max out your insurance, it means you used all of the benefits. You reached the maximum amount of benefits. Many insurance companies in the United States have a limit. They will only pay a certain amount of money per year. If you go over that amount, it’s called maxing out your insurance. And after that you must pay everything yourself. It’s quite terrible.*

**Kristin says, “Right.” And he says, “I’d pay through the nose.”**

*To pay through the nose, that’s a slang phrase, an idiom phrase. To pay through the nose means to pay a lot of money for something. It’s the opposite of getting a discount. Instead of getting a discount, you pay the highest possible price. We call that paying through the nose. Oh I paid through the nose... it means you had to pay a lot for something. You did not get a discount. The opposite, you paid the most amount possible. To pay through the nose, pay through the nose.*

**And Kristin says, “Yep, well, I think it was you that was telling me that San Francisco Hospital charges on a sliding scale basis.”**

*A sliding scale, a sliding scale. A sliding scale means variable price. What does that mean? Variable means changing price. So sliding scale means it can move, right, to slide means to move. So a sliding scale means a moving scale. It means a moving price. So what this means really in a hospital is if you are poor, you pay a low price. If you are middle class, you pay a medium price. If you are rich, you pay a high price. It’s a sliding scale. It means different price for different people. That’s a sliding scale. It depends on your income.*

**And Kristin says, “Oh that’s awesome, that’s great.”**

*She says that’s great.*

**So then Joe’s agreeing with Kristin. And then he says that he thinks that it is the only hospital in San Francisco that does that... that has such a service.**

*He means that he thinks it is it is the only hospital that charges on a sliding scale basis.*

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**And then Kristin said, “I’ve never known of any hospitals in Georgia that did that.”**

*And she means that charged on a sliding scale basis. She’s never known any hospitals in Georgia that charged on a sliding scale basis.*

**And then Joe says, “Yeah, come to think of it, I don’t really know of any other hospitals in the nation. But it’s possible that there are some and we just don’t know about ‘em.”**

*So what he’s saying is that he cannot think of any other hospitals in the nation that charge on a sliding scale basis.*

**Then Joe tells Kristin about his friend Neil. He says, “He didn’t have a job. He didn’t have any health insurance, y’know. He didn’t really have any money. And, uh, but y’know, his appendix needed to be taken out. So he had it done at San Francisco General.”**

*What is an appendix? In your body an appendix is a little thing at the end of your intestines. The intestines are the tubes in your body for food. And at the end there’s a small little piece, it’s called the appendix. So his friend Neil, the appendix was infected, it was sick. The doctors needed to operate. They needed to take out his appendix. So his friend went to San Francisco General Hospital and they took out his appendix.*

**And Joe said, “Guess how much they charged him?”**

*Guess how much the cost was.*

**And Kristin says, “I don’t know, I have no idea.” And Joe says, “It was only a hundred bucks.”**

*Of course, bucks means dollars. We say that a lot. Buck or bucks means dollars. Hundred bucks, hundred dollars. So only one hundred dollars for this surgery for this operation. In America that’s extremely cheap. Usually it would be maybe \$10,000 or something, maybe more. So only \$100, that’s fantastic.*

**And Kristin says, “Wow, I can’t believe it.” And she says, “That’s amazing.” And he says, “When they were checking out of the hospital they told him we know you don’t have a job and you don’t have much money so don’t worry about the hundred bucks, we’ll just write it off.”**

*So even though the price was a hundred bucks, he didn’t have to pay it. He paid zero. They said they would write it off. To write it off, this is used in business a lot. To write off an expense, to write off a cost... it means you forget about it, basically. It means you accept the loss. You don’t try to get the money. So this guy should pay them \$100 but they say don’t worry. They say we accept the loss. We will lose the \$100. It’s okay. So to write something off in business means you accept the loss. You don’t try to get your money. You say, eh, it’s okay, we’re going to lose this money and you write it off.*



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**And Kristin says, “Jeez, y’know, that makes me think when I was living in Bangkok.”**

*Jeez, jeez really has no meaning. It’s just something we say for emotion. It’s like wow. It shows surprise, it shows a strong emotion, usually some kind of surprise. Something that’s unexpected you say, “Jeez, jeez...” it’s like wow, wow. Jeez, jeez.*

**And she talks about being in Bangkok. She got sick, three days in a hospital and when she was in the hospital she was very worried.**

*Since she is American, she was thinking this is going to be expensive, so expensive. This is going to be expensive.*

**The three days in the hospital was only \$152, something like that. And she was very happy because it was so cheap compared to the United States. And then finally at the end she says, “I pale at the thought of what that would have cost me here in the United States with no insurance.”**

*So to pale at the thought of something... we’ll talk about that. To pale, as a verb. To pale means to become white, your skin becomes very white. You lose your color. Usually this happens when you’re sick or when you’re very scared, you’re very afraid. So you say I pale at the thought, it means I become scared at the thought. It means some thought, some idea, scares you a lot. So she’s thinking, she’s imagining the cost in the United States of three days in a hospital, and then she’s scared. This thought scares her. This idea makes her afraid. So that’s when we say I pale at the thought of something. I pale at the thought means I’m afraid of this idea. I’m afraid of thinking about this. So we say it when we talk about something that is very scary to us. So the idea of having to pay for three days in an American hospital, it’s very scary to Kristin. Pales at the thought of it. Just thinking about it makes her turn white, to become super white because she’s so scared. That’s the idea.*

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Okay, that is the end of the vocabulary for “Health Care.” Listen to it a few times and then listen to the other lessons.

See you next time. Bye bye.