Moments after being struck by the other vehicle—while the pint or so of blood I was in the process of losing was spitting from my forehead, nose, and chin; while I was beginning to notice that my right knee had gone numb and that the right femur had separated from the hip joint—the first clear thought I had was not, “Thank God I’m alive.” It was not, “This pain is unbearable.” It was, “I don’t have health insurance.” I was vividly conscious, in agonizing pain—and thinking about how the astronomically high costs of contemporary American health care were about to begin spiraling around me.

As EMS wheeled me through the hospital corridors, people didn’t say, “Are you all right?” “How is the pain?” “Don’t worry, we’re going to help you.” Instead, they corroborated my own ludicrous, dehumanized response to my life-threatening condition. They asked, “Sir, who is your health insurance carrier?” They asked, “How are you going to pay for treatment?” When I mustered enough motor facility to stammer (with profound shame and guilt) that I didn’t have health insurance coverage, they looked at me in what seemed to be dismay, disapproval, disgust perhaps. In the chaos around me, as people were ministering to my immediate needs, I fervently hoped that they would do their best—even though it seemed that I had already been branded as an illegitimate, non-health-insurance-carrying interloper who had the consummate effrontery to pose as a desirable, which is to say income-producing, patient.

During my two-and-a-half-week stay in the hospital, I received uniformly excellent treatment, for which I shall always be grateful. But my overall impression is that throughout my stay, there was a continuous onslaught of doctors, interns, and residents rushing into my room to peer at me and talk about me, then rushing out again. No one seemed in any way interested in inquiring after my physical, mental, or emotional state. No one sought to sympathize with me. But I was accosted at least twenty times with the question, “Sir, who is your health insurance provider?”

By the time I was released from the hospital, I felt much relieved at having at last escaped from a place where the sensitivity to basic human needs seemed largely nonexistent. Of course, I’m well aware that the trauma I had undergone was itself reason enough to feel powerless and vulnerable. And just being a patient in a hospital is demoralizing. But even weeks after being at home among family and loved ones, I continued to feel humiliation and guilt over my inability to behave as a contributing—paying—member of hospital society. I felt I had been exposed as unworthy—a fraud, a leper.

I don’t think the hospital staff was malevolent, or for that matter even quite conscious of their actions. I think that they were acting quite normally for a society in which money seems to have taken the place of common decency. In this country, we are brought up with the central idea that if you don’t pay, it ain’t okay! This has become an insidious corollary of the ideal of free enterprise: since every man has the opportunity to prosper, every man must prosper, or be left behind.

But the cold reality is that millions and millions haven’t prospered and don’t have health insurance (among other basic necessities). What is to be done about us? Should we surrender our capacity to become sick or injured?

In the social contract implied by “civilization,” each of us agrees to live among others, doing them no harm while we search for happiness and contentment. Having experienced firsthand what it feels like to require emergency medical intervention, I find myself wishing that we could somehow extend our social contract to include caring for one another unconditionally in times of need. I find myself hoping we will eventually find a way to ensure that every human being who becomes ill or suffers injury has the opportunity to receive appropriate medical attention, notwithstanding financial ability—without having to feel stigmatized and humiliated in the process.

Francis Chesleigh was recently a patient at a major New York hospital, and is now in recovery.

Uninsured, Unwanted, Unworthy?

BY FRANCIS CHESLEIGH