

correspondence for months, or changed the rules for coverage arbitrarily and frequently, moves they perceived as efforts to evade paying out for claims.

5. "The exploitation of our system has been so consistent and universal that most of us have long ago settled into a kind of learned helplessness," said Liz, 43, a physician from Minnesota. "I work in healthcare and have 'good' insurance - we pay \$10,000 per year in premiums. We barely use it, so it's been a pretty good deal for my insurance company. Still, they didn't hesitate to charge me \$600 extra when my son broke his arm last month."

6. Seven years ago, Liz's husband was denied a cervical spine decompression surgery because he was not in pain, she recalled. "I appealed twice through the standard appeal process and was denied twice more. Eventually, I got the surgery approved after calling and crying on the phone. A humiliating process, clearly built to wear us down until we give up, while we and our loved ones suffer."

Treatment and care denial

7. Although some people felt their healthcare was decent, usually thanks to generous workplace health insurance, the vast majority of respondents said getting coverage and accessing treatment was perpetually difficult. Dozens of people said they had had to foot costly medical bills despite having insurance, among them Stephanie Maughan, 68, from Boston, who said she had been saddled with thousands in debt after her insurer denied covering medical costs of about \$20,000 last year.

8. "It's been a nightmare," Maughan said. "I broke my finger and needed some occupa-

rule règle, réglementation / **move** ici, décision, initiative / **to evade** éviter / **claim** ici, sinistre.

5. **consistent** systématique / **to settle** s'installer dans, se résoudre à / **kind** sorte / **physician** médecin / **premium** prime (d'assurance) / **barely** à peine / **pretty** ici, plutôt / **deal** contrat / **still** ici, pourtant / **to charge** facturer, demander, faire payer.

6. **spine** colonne vertébrale (ici, cervicale) / **surgery** opération, intervention / **to be in pain** souffrir / **to recall** se rappeler / **to appeal** faire appel / **eventually** finalement / **to wear, wore, worn down** avoir à l'usure / **to give, gave, given up** abandonner, renoncer.

7. **workplace** ici, professionnel / **to foot** ici, payer, régler / **to saddle with** accabler.

Delay, deny, defend

The words "delay," "deny," and "depote" were found written on the casings of the bullets used by Luigi Mangione in the killing of the UnitedHealthcare CEO Brian Thompson on December 4, 2024. They echo the phrase "delay, deny, defend" - the way some attorneys describe how insurers deny services and payment, and the title of a 2010 book that was highly critical of the industry. After the killing, Jay Feiman's book quickly sold out on Amazon and AbeBooks, and bids went as high as \$315 on eBay. The killing became a symbol of a resurgent widespread anger towards the American health insurance industry.

to depote destituer, renverser (**to depote from the throne** détrôner) / **casing** douille / **bullet** balle (arme) / **killing** meurtre, assassinat / **to echo** faire écho à, reprendre / **phrase** expression / **attorney** avocat / **to sell, sold, sold out** se vendre en totalité, s'écouler / **bid** enchère, offre / **resurgent** recrudescant / **widespread** généralisé / **anger** colère.

DELAY DENY DEFEND

WHY INSURANCE COMPANIES DON'T PAY CLAIMS AND WHAT YOU CAN DO ABOUT IT

JAY M. FEIMAN



tional therapy. My husband needed hearing aids. It was all 'that's not covered', 'you're out of network' and 'you have to meet your \$2,500 deductible'. It adds up, we had to take out a loan. We're not poor, but as far as I'm concerned, we have no health insurance, despite paying about \$400 a month for a premium policy. It didn't used to be like this. This country is in big trouble."

9. Scores of respondents who have been navigating the US healthcare system for many years felt that corporate greed had progressively made the system less accessible, less safe, more exhausting due to mounting bureaucratic hurdles and more expensive over the past few decades.

10. "More and more hospitals are run by corporations today," said 64-year-old Thesia, from Houston. "There was profit before, now they want bigger profits, continual growth. It's a bit like the story about the frog in the water, and someone slowly bringing up the temperature while the frog doesn't notice." Nearly a quarter of US hospitals are now run by for-profit entities, and by 2021, 5,779 physician

practices were owned by private equity, up from 816 in 2012.

11. Many reported that they struggled finding a doctor after their previous one had dropped out of their insurer's network due to untenable new terms imposed on them by the insurer, with various people saying their insurer had asked them to travel for an hour or longer to see a doctor they would cover.

12. Several people said they had been unable to find a doctor who was accepting new patients, and many said unexpected costs now made them avoid seeking medical help. Marta, a

practice cabinet (médical) / **to own** posséder / **equity** fonds d'investissement.

11. **previous** précédent, ancien / **to drop out of** quitter / **untenable** impossible, intenable / **terms** conditions, modalités.

12. **unable** dans l'impossibilité de / **unexpected** inattendu, non prévu / **to avoid** éviter / **to seek, sought, sought** chercher /

SUR LE BOUT DE LA LANGUE

Ce que l'on fait rarement ...

we barely use it (\$5)

we rarely use it

we hardly ever use it

we use it once in a blue moon
(tous les trente-six du mois)



(Carlos Chiossone/ZUMA Press Wire/Shutterstock)



The way insurance companies operate, as subcontractors to public programs, and their pursuit of profit on the backs of policyholders is fuelling frustration.
(Edna Leshowitz/ZUMA Press Wire/Shutterstock)

31-year-old from North Carolina, was among a number of people who critically compared the US system with their experience of healthcare and insurance abroad. "In Germany we were paying way more as a family for insurance, because of our high income," she said. "Here, as a relatively healthy family, we actually end up paying less, even with each visit costing about \$200."

Consequences of hidden costs

13. Lisa Markey, a Briton living in New York, described her experience of using the UK's NHS recently as "a disaster". In the UK, she said, she could not access treatment for her retinopathy and nearly lost her eyesight as a result. It was fixed swiftly, she said, upon her return to the US, where she experienced "extraordinary coverage" while she had corporate insurance through her employer.

14. The lack of upfront pricing information in the US, however, compared unfavourably with experiences of healthcare abroad. "The first time I went to a doctor here, I thought, 'Great, I only pay my copay,'" Marta said. "Two months later I got a bill for \$400. It's a gamble. I'm grateful that we're well off enough not to have to worry about the cost when going to a doctor, but if I was earning less, I'd think five times before getting medical help."

abroad à l'étranger / **way** bien (plus) / **income** revenu / **healthy** en bonne santé / **actually** en fait, en réalité.

13. Briton Britannique / **NHS = National Health Service** Sécurité sociale / **eyesight** vue / **to fix** résoudre / **swiftly** rapidement.

14. lack manque, absence / **upfront** clair, explicite / **copay** quote-part / **gamble** pari; ici, la loterie / **grateful** heureux / **well off** aisé / **to earn** gagner (argent).

15. Seth Polansky, 52, a solicitor from Washington DC who has a take-home annual salary of about \$80,000 and currently pays approximately \$800 monthly for his health plan, said he had been with his insurer, one of the largest in the country and considered to be one of the cheapest, for years.

16. "They get worse every year," he said. "Until 2018, I'd been on the same dosage of my medication for two decades. Then they decided I could only have two pills a day instead of three – no matter what my doctor argued."

15. solicitor avocat / **take-home** ici, net / **currently** actuellement.

16. worse pire / **pill** cachet / **no matter** peu importe / **to argue** ici, préconiser /

This year, they completely removed my medication from coverage."

17. Two of his long-term doctors, Polansky said, had recently moved out of his insurer's network, because the insurer had changed its contract terms. "I already have to pay deductible fees of \$8,000 per year on top of my premiums just to be able to use my insurance, but I went out of pocket to see my old doctor who knows me. I'm probably going to delay my retirement because of these expenses. Last year, [UnitedHealth Group] had over \$20bn in profits. How much is enough?"

to remove supprimer.

17. fees frais / **on top of** en plus de / **retirement** retraite / **bn = billion** milliard.

Testez-vous

Avez-vous bien compris l'article ? Cochez la bonne réponse.

- Why is Liz from Minnesota not happy with her healthcare insurance?**
 - The company often refuse to pay for treatment.
 - She only gets reimbursed months after the treatment.
 - She can't afford the premium.
- What does Lisa Markey feel about her experience of treatment in the US?**
 - It was a disaster.
 - It was much better than treatment in the UK.
 - It was cheaper than health cover in the UK.
- Which expression in the article means 'to pay the bill'?**
 - to hand the bill
 - to foot the bill
 - to toe the bill
- Why are some patients finding it difficult to consult a doctor?**
 - Their insurance company only reimburses certain doctors on their network.
 - Doctors are closing their practices in many areas.
 - There are less students taking up the medical profession.

SOLUTIONS : 1. a ; 2. b ; 3. b ; 4. a