

Healthcare, Eh? An American's Experience Using the Canadian Health System

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My thirteen year old son plays competitive ice hockey. He was recently accepted into a school in Kelowna, British Columbia (BC) that helps kids reach their full potential in this sport. We rented a house in Kelowna and my wife and I alternate between our Washington State residence and our Kelowna rental to support our child with his dream.

The metropolitan Kelowna area has a population of 180,000 and is about 90 miles north of the Washington State U.S. border. The median household income is about \$50,000,

comparable to Spokane, WA.

I've had high quality U.S. health insurance for the last thirty years. I currently have a "gold" plan from Regence Blue Shield in Washington State and, although pricey, have been very satisfied with the level of customer service and benefits.

I thought it prudent to establish a relationship with a primary care physician in Kelowna. I'm healthy but take a few medications that could run out while I'm outside of Washington. I also thought it prudent to establish a relationship with a Kelowna pharmacy.

As a former health plan CFO, I'm very familiar with how the U.S. health care system works. I'm not familiar with the Canadian system but am now experiencing it. I thought it would be interesting to compare and contrast my experience receiving healthcare in Kelowna versus Kirkland.

Primary Care Physician Care

Kirkland

I think the world of my primary care physician in Kirkland. He is a very

smart person who makes every effort to accommodate my health needs. He and his staff are courteous, professional and really focus on me as their patient. His office has an excellent electronic medical record system. Prescriptions are sent directly to the pharmacy of my choice. I am able to see my doctor on short notice within just a few days except for annual physical exams that require a one or two month appointment lead time.

I pay a high price for this excellent customer service and access. My health insurance premium is about \$1,400 a month for me, my wife and our three boys. I'm 53 and my wife is 47 and we don't smoke. My physician visit copayment is \$25 so my biggest health care cost is my payment to my health insurance company. I'm self-employed and pay this premium myself.

Most of my prescriptions are written for three months. When it's time to get a refill I schedule an appointment and see my physician in person. The refill length at my pharmacy is thirty days. So I need to go back to my pharmacy every thirty days to pick up my refilled prescriptions.

Kelowna

Most primary care physician offices in Kelowna are in regular offices, frequently in strip malls. There are two practices within walking distance of my rental house...a single practitioner and a group of six physicians. I tried to get an appointment with the single practitioner but the person who scheduled appointments only came into the office a few times a week. The message I left asking for an appointment was never returned.

I tried to get an appointment with the six physician practice but was told it was faster to just walk-in and wait with the other walk-ins. I thought there would be a shorter wait if I went on a Tuesday morning.

I got to the practice at 9 am, shortly after they opened. I had to park a few blocks away because the practice was located in a strip mall with other small businesses and there wasn't available parking. After waiting in line for about ten minutes it was my turn. The receptionist had her head down in paperwork and didn't acknowledge me for about five minutes. When she did acknowledge me she asked me for the fifty dollar fee and told me to wait in the lobby with the other walk-ins. I waited for an hour before being called to sit in one of the patient offices. The patient office furniture was dated but clean and functional. I didn't see any connectors to electronic medical record or other information systems. I waited for another half hour before the physician came in to see me.

The physician greeted me cordially and asked why I was there. I told her I wanted to establish a relationship

with a Kelowna physician and to get prescriptions for three medications. She said she would be happy to take me as a patient and, after examining the three bottles of medications I provided, hand wrote prescriptions for each medication for a full year. She didn't appear to have access to an electronic medical record system. I was never weighed or had my height measured.

I was impressed by the incredibly low cost of \$50 to see the physician. I was surprised that the physician wrote prescriptions for a full year and didn't weigh me or record my height. I was concerned there was no electronic medical record system in place. Last of all, I was disappointed in the poor front office customer service.

Pharmacy

Kirkland

I use the Costco pharmacy in Kirkland and generally pick-up prescriptions when I'm buying other things. The downsides to the Costco Kirkland pharmacy is they are closed on Sunday, don't accept most credit cards and don't have a drive through. They offer good customer service though and their systems seem to work well as they are electronically connected to my Kirkland physician.

Kelowna

Although there is a Costco in Kelowna, I decided to use the Pharmasave pharmacy chain. They are fairly large with about 500 stores in nine Canadian providences. A Pharmasave was located directly across the street from the Kelowna physician practice.

I went to the pharmacy counter and gave them the prescriptions. The staff was courteous. They had a little problem recording me in their system because I was a cash paying customer rather than one enrolled in their national health insurance system. They offered me the option of getting all three prescriptions filled for a full year or just for a quarter. The prices for the medications were 60% of what a cash buyer would pay for them in the U.S. I suspect that if I had gone to the Kelowna Costco the cost would be even lower.

I was impressed by the low cost and the Costco level customer service. Their system captured the information it needed to create an electronic medical record.

Conclusion

My experience with both healthcare systems is not statistically significant nor conclusive. However, there are a few things I feel comfortable representing as accurate.

-There's not much difference in the business operations of U.S. pharmacies and Canadian pharmacies. Both are connected electronically and offer a high level of customer service.

-There was considerable difference between my experience at my Kirkland primary care physician and my Kelowna primary care physician. I don't believe my Kirkland physician would write a prescription for any medication for a full year as the Kelowna physician did. My Kirkland physician always measures my weight and height. I've never had a bad experience with the front office staff at my Kirkland

office but did in the first Kelowna practice I tried to schedule an appointment as well as the Kelowna practice I visited.

-The cost differential is significant. It's true that I pay cash in Kelowna and pay indirectly through my insurance company in Kirkland but I veri-

fied that Kelowna pharmacy costs were at least 60% less than Kirkland. In addition, a physician walk-in visit was only \$50 in Kelowna.

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