

Real World Graduation: Question 9

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Question 9

Consider the following fictional scenario. Suppose a certain surgeon perfected a surgical procedure involving the treatment of a certain heart disease. This procedure increased the survival rate for this particular disease from nearly zero to nearly 100%. It is widely used throughout the medical industry to treat this particular disease and its complications.

A certain person had this type of heart disease. He had the procedure performed on an emergency basis after being brought in unconscious in an ambulance, and subsequently made a full recovery. Reviewing the hospital bill, the patient noticed a \$50 surcharge annotated "Originator's surgical procedure usage fee". The insurance company informed the patient that his insurance policy does not cover this fee. It turns out, upon further investigation, that this \$50 is going to the surgeon who developed the original procedure as a type of royalty; i.e., a payment for the use of the procedure. What is the best argument the patient can make to the insurance company and/or hospital for not paying the \$50?

- a) That he did not know about it before treatment, so he should not have to pay.
- b) That it is likely another one of those arbitrary charges the hospitals always add, so it should be deducted off the bill as a routine matter.
- c) That he cannot afford it.
- d) That the procedure was not provably necessary in his case.
- e) That the procedure is so common that people should not have to pay it.

Answer to Question 9

This is a trick question. All of the answers are false.

This patient should not make an argument at all; he should be glad to pay the \$50 and be thankful that some smart guy discovered a procedure that saved his life.

A patient who chose argument (a) is a tight-fisted excuse-making moron. How could he have been informed if he was brought in unconscious? If he was conscious and was informed, would he have declined the surgery? Sure he would, he says (now that he is alive because of it).

Answer (b) is wrong because the hospital bill states clearly that it is a fee to the creating surgeon.

The patient who uses argument (c) is a lying hypocrite, for surely at some time in his life he paid \$50 for parking at a baseball game, or paid \$50 to get into a State Fair, or spent \$50 on lottery tickets, or perhaps routinely spends \$50 over the bar on a Friday night after work. But he begrudges a doctor a lousy \$50 for the procedure that saves his life?

The patient who uses argument (d) is the guy who thinks he knows more about medicine than the doctors, and the lawyers he hires are also dumb enough and arrogant enough to think they know more than doctors. If he's so smart, why didn't he do his own surgery before he ended up unconscious?

The patient who uses argument (e) is an ingrate who knows the value of money but not of important things; he denigrates the importance of a discovery, and for him, a very necessary procedure. Also, he seems to value his life at less than \$50. It's worse than that. Suppose the patient was a rock musician. If he claims he should be excused from paying a doctor's royalty because the procedure is now popular, does that mean that he should not obtain royalties on his music if it becomes popular? Of course not; he would demand (rightfully so) every penny due to him in royalties.

Always consider the relative importance of what the bill is for. Sometimes smart people who do important things deserve a few extra bucks by way of commissions and royalties, even if they're not athletes, movie star, or musicians.