

November 2, 2013 | This Is Why We Need Obamacare |By NICHOLAS D. KRISTOF

THE biggest health care crisis in America right now is not the inexcusably messy rollout of Obamacare.

No, far more serious is the kind of catastrophe facing people like Richard Streeter, 47, a truck driver and recreational vehicle repairman in Eugene, Ore. His problem isn't Obamacare, but a tumor in his colon that may kill him because Obamacare didn't come quite soon enough.

Streeter had health insurance for decades, but beginning in 2008 his employer no longer offered it as an option. He says he tried to buy individual health insurance but, as a lifelong smoker in his late 40s, couldn't find anything affordable — so he took a terrible chance and did without.

At the beginning of this year, Streeter began to notice blood in his bowel movements and discomfort in his rectum. Because he didn't have health insurance, he put off going to the doctor and reassured himself it was just irritation from sitting too many hours.

"I thought it was driving a truck and being on your keister all day," he told me. Finally, the pain became excruciating, and he went to a cut-rate clinic where a doctor, without examining him, suggested it might be hemorrhoids.

By September, Streeter couldn't stand the pain any longer. He went to another doctor, who suggested a colonoscopy. The cheapest provider he could find was Dr. J. Scott Gibson, a softhearted gastroenterologist who told him that if he didn't have insurance he would do it for \$300 down and \$300 more whenever he had the money.

Streeter made the 100-mile drive to Dr. Gibson's office in McMinnville, Ore. — and received devastating news. Dr. Gibson had found advanced colon cancer.

"It was heartbreaking to see the pain on his face," Dr. Gibson told me. "It got me very angry with people who insist that Obamacare is a train wreck, when the real train wreck is what people are experiencing every day because they can't afford care."

Dr. Gibson says that Streeter is the second patient he has had this year who put off getting medical attention because of lack of health insurance and now has advanced colon cancer.

So, to those Republicans protesting Obamacare: You're right that there are appalling problems with the website, but they will be fixed. Likewise, you're right that President Obama misled voters when he said that everyone could keep their insurance plan because that's now manifestly not true (although they will be able to get new and better plans, sometimes for less money).

But how about showing empathy also for a far larger and more desperate group: The nearly 50 million Americans without insurance who play health care Russian roulette as a result. FamiliesUSA, a health care advocacy group that supports Obamacare, estimated last year that an American dies every 20 minutes for lack of insurance.

It has been a year since my college roommate, Scott Androes, died of prostate cancer, in part because he didn't have insurance and thus didn't see a doctor promptly. Scott fully acknowledged that he had made a terrible mistake in economizing on insurance, but, in a civilized country, is this a mistake that people should die from?

"Website problems are a nuisance," Dr. Gibson said. "Life and death is when you need care and can't afford to get it."

The Institute of Medicine and the National Research Council this year ranked the United States health care system last or near last in several categories among 17 countries studied. The Commonwealth Fund put the United States dead last of seven industrialized countries in health care performance. And Bloomberg journalists ranked the United States health care system No. 46 in efficiency worldwide, behind Romania and Iran.

The reason is simple: While some Americans get superb care, tens of millions without insurance get marginal care. That's one reason life expectancy is relatively low in America, and child mortality is twice as high as in some European countries. Now that's a scandal.

Yet about half the states are refusing to expand Medicaid to cover more uninsured people — because they don't trust Obamacare and want it to fail. The result will be more catastrophes like Streeter's.

"I am tired of being the messenger of death," said Dr. Gibson. "Sometimes it's unavoidable. But when people come in who might have been saved if they could have afforded care early on, then to have to tell them that they have a potentially fatal illness — I'm very tired of that."

Streeter met with a radiologist on Thursday and is bracing for an arduous and impoverishing battle with the cancer. There's just one bright spot: He signed up for health care insurance under Obamacare, to take effect on Jan. 1.

For him, the tragedy isn't that the Obamacare rollout has been full of glitches, but that it may have come too late to save his life.