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His plan has three components: mandatory
cradle-to-grave catastrophic health
insurance with low premiums and a very
high deductible; health savings accounts to

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which individuals would be required to contribute payments based on their age; and health loans, which would enable individuals to borrow against future contributions to their health savings accounts in the event of a costly but not catastrophic illness or accident.

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□Marty Makary, MD, best-selling author of *Unaccountable: What Hospitals Won't Tell You* and *How Transparency Can Revolutionize Healthcare*

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In 2009, he published a much-discussed article in *The Atlantic*, which he has now expanded into a book, titled *Catastrophic Care: How American Health Care Killed My Father* and How We Can Fix It.

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About Catastrophic Care. In 2007 David Goldhill's father died from infections acquired in a well-regarded New York hospital. The bill, for several hundred thousand dollars, was paid by Medicare.

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Angered, Goldhill became determined to understand how it was possible that well-trained personnel equipped with world-class technologies could be responsible for such inexcusable carelessness—and how a business that failed so miserably could still be rewarded with full payment.

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