

Rising Medical Costs Forcing More Israelis to Forgo Care

The high cost of medical care is forcing a startling number of Israelis to skip clinic visits and forgo medication, a new survey by the Israel Medical Association has found.

According to the results of the survey of 700 people announced at a news conference last week, 31% of Israelis reported forgoing at least one medical treatment in the past year because of its cost, 13% reported doing without medication and medical treatment for elderly parents, 10% skipped a doctor's appointment, and 6% sacrificed medical services for their children.

The percentage of people who reported forgoing medical services because of cost was significantly higher in most cases in the south and north of the country, compared with central Israel. Residents of northern Israel accounted for the highest rate — 40%.

Among those who reported having to forgo medical treatment, 37% suffered a deterioration in health (7% wound up being hospitalized), and between 12% and 18% were sick longer and more seriously than usual.

The survey also found that 40% of Israelis wait more than a month to see a specialist — such as an eye doctor or dermatologist — and 7% of these reported waiting more than three months for an appointment.

Queues are especially long in Jerusalem, where 48% reported waiting for appointments. Members of Clalit Health Services reported longer waiting periods for appointments than at the other three health funds.

The heads of the IMA, which includes most Israeli doctors, warned about the growing inequality in access to medical services between central Israel and the periphery, between rich and poor, and between various ethnic groups.

They lamented the lack of any real government activity to narrow these gaps, in contrast to most Western European countries and the United States.

Inequality in access to medical care in Israel is reflected, among other things, in much higher mortality and disease rates in poor areas compared with rich areas, higher life expectancy rates in the country's center than in its north and south, infant mortality rates that increase dramatically the lower the mother's education, and a lesser



(WHIRLING MCDERVISH / FLASH 90)

A doctor performs a standard eye exam. More people can't afford to be treated for illnesses, let alone pay for preventive care.

willingness among poor people to undergo early detection tests.

"The ministry has long been aware of the problem of health-care inequality in Israel and accords high priority to resolving it," the Health Ministry said in a statement.

"Most data cited by the IMA was taken from studies conducted by the Health Ministry in an effort to study the problems and resolve them as far as possible. Among the ministry's activities is an intervention program to reduce infant mortality in the south, mainly among the Bedouin population, and since it has been in place, there has indeed been a drop in infant mortality."

The ministry added that it has reduced the price of nonprescription drugs, and slashed the co-pay for chronic patients, the elderly and people who receive an income allowance from the state. (Ran Reznick/Haaretz)

A PLAGUE

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"Late Friday night, a pair of Arabs broke into the apartment. They woke up the two boys, with one of the thieves threatening them with a knife to keep them from crying out while the other ransacked the home, looking for jewelry and cash, which he took with him. *Bechasdei Hashem*, they left with the loot and did not harm the boys."

The incident caused panic among the residents, many of whom now took upon themselves to join the civil guard. Today the civil guard works at full strength, with two shifts of patrols. A police car also makes the rounds through the streets.

"The outbreak of break-ins has completely disappeared, *besiyatta diShamaya*," Rabbi Katzenstein says with satisfaction.

"There are no longer break-ins or burglaries in the neighborhood. The Arabs understand that they had better stay away from an area where the civil guard and the police make their work difficult and dangerous," Rabbi Landsman adds.

Shabbat but No Shalom

The residents of Har Nof are now examining their options — whether to hire security guards or to operate a system of volunteers similar to that in Neve Yaakov. Rabbi Fuchsbrumer told me he had heard from a few neighborhood heads who had hired brawny non-Jewish security guards with no qualms about seriously injuring burglars.

The very presence of the fluorescent vests is usually enough to deter most criminals. As we saw in the case of the Har Nof burglaries, the gang of thieves opted for "clean" easy jobs. It's reasonable to assume that they would not want to work in places where organized security could sabotage their "parnassah."

As Rabbi Landsman of Neve Yaakov remarked, "In addition to our human efforts, which are very effective, what we ultimately rely upon is of course Divine protection. I think that when Hashem sees the great effort that His children invest in protecting each other's homes and property, at the expense of their own rest on Shabbos, when He sees the unity and the mutual help, He says, 'If these are My children, I will remove this plague from them.'"

■ PATH TO STABILITY ■

Riding Out the Freelance Roller Coaster

I work as a freelance writer for a popular publication and feel that I am well suited for this work and perform quite well at it. It also has the great advantage of working from home.

Working as a freelancer has several drawbacks, however. The first is that I do not receive a steady income; it all depends on how much I work. Sometimes there is a short respite in assignments, which leaves a dent in my monthly salary; other times, such as in Tishrei or Nisan when a significant chunk of the month is Yom Yov, there is a very marked decline in my salary for that month.

Since that is the nature of my work, I have come to terms with this "roller coaster," but I am curious whether Mesila would encourage me to look for a different job with a steady income, even though it would probably pay considerably less per hour.

Like every job, yours has its advantages and disadvantages. You have a job that you enjoy, you are good at and that offers you the luxury of working at home. However, it does not provide you with a steady income, which can be very unsettling.

From the time of Adam Harishon, *parnassah* was meant to be difficult, and the fact that you experience difficulties with your work situation does not mean you are doing anything wrong. In fact, the *Chovos Halevovos* says that if someone works in an industry that experiences a downturn, he should continue to work in that industry.

While this principle may not be applicable to every situation, it does illustrate the need to exhaust every option within your current employment framework before looking elsewhere.

When people meet with work-related challenges, their response is often to seek new employment rather than look for ways to improve their current work situation, which is where the solution usually lies.

In your case, the solution might be quite simple. Instead of giving up your current job, you might try to look for additional freelance work that can supplement your income. Better yet, you might try to find steady part-time work to augment your freelance work. This would allow you to enjoy the benefits of fixed employment — stable income and entitlement to employee benefits — while reaping the rewards of freelance work — better pay and greater flexibility.

The field of writing lends itself very well to the possibility of working at multiple jobs simultaneously. Since you are a freelancer, you can write articles on any topic you want and submit them to other publications, under a pseudonym if necessary. There is also a considerable need for translating services in the Jewish publication world today, so translating might be an option for you if you are bilingual.

What do you do when there is a respite in assignments? There is no reason why you have to wait for your boss to send you assignments. Mesila's soon-to-be-published *Guide to Financial Stability* lists being proactive as one of the elements of financial stability. Be proactive!

Lack of assignments should never prevent you from writing. There is so much that can be written! True stories, fiction, humor, stories for children, poetry, biographical articles, inspirational articles, how-to articles, even recipes.

(This suggestion is actually relevant to anyone who is looking to increase their income. There has been an explosion in the Jewish literary world recently, and there are *baruch Hashem* quite a number of publications today that are eager, and sometimes desperate, for articles to fill up their pages. The trouble is that most people do not have confidence in their writing skills and are afraid to submit, or even write, an article for publication. We at Mesila encourage people to overcome this fear and begin committing their ideas to paper and submitting them for publication.)

In the writing field, as in many other fields, rejections are inevitable. If an article of yours is rejected, do not be discouraged. Reread it, make improvements if necessary, and send it elsewhere!

Even if your article is never published, you will have benefited from the exercise of writing. It never hurts to improve your writing skills, and the best way to improve is by practicing.

In addition to submitting material to publications, do some networking. Notify any writers and editors that you know that you are available for writing assignments. Offer to send them samples of your work, and ask them to recommend you for jobs that they decide to pass up.

The adage, "It's not what you know, it's who you know," is particularly applicable to writers. For this reason, it is generally a good idea to write under your own name, rather than use a pseudonym. This way, people in the writing world will start recognizing your name and your abilities.

Once you have won the recognition and respect of senior editors and high-profile writers, you are in an excellent position to receive any overflow work they might have. But you have to earn this recognition and respect.

How do you do that? First, by making sure that every piece you write is something you can take pride in. Second, by having your writing appear in print consistently. Third, by capitalizing on every opportunity — and creating opportunities — to be in contact with successful writers and editors.

To ride out the Tishrei and Nisan dry spells, we recommend that you work with annual income figures rather than monthly income figures. Estimate your income for the whole year — taking into account busy and slow seasons — and calculate the monthly average. Your spending should be commensurate with that monthly average.

This advice applies to people who perform any type of freelance work or have seasonal employment. It also applies to most businesses, because almost every business has busy seasons and slow seasons.

MESILA
Providing The Path to Financial Stability

Mesila is a non-profit organization dedicated to helping families and businesses in Israel achieve financial stability and independence. With over 25 chapters across Israel, Mesila is rescuing hundreds of families and businesses from the cycle of poverty and debt through its three-pronged approach of education, counseling and financial assistance. Readers are invited to submit questions and feedback to hamodia@mesila.org or by fax to (02) 500-0478.