

## Afya

I woke up this morning feeling sick, so I brought myself to the doctor since I have retirement health insurance. I reached our area clinic to collect my card. When I arrived, I found a room specifically for retirees, with a number of patients ahead of me. Frankly, I was delighted by the way the employees dealt with the retirees. I never used to see government employees who were so kind and willing to serve citizens. The whole process took no more than five minutes. I wish I had the names of those employees to send them special thanks for their excellent performance, which I hope all government employees would aspire to. Citizens only wish to complete their work quickly, efficiently, and be treated with respect.

I went to my doctor and he asked if I had my Afya insurance card? I replied with a yes. That was the green light for the doctor to schedule all kinds of tests until he told me I had a nasal deviation and I needed an operation. I laughed and said, “But doctor, you told me before that I didn’t need the operation.” He seemed to skirt the issue as he wrote out a prescription for an antibiotic, even though he said I might not really need it. Again, I was surprised because he rarely prescribed antibiotics unless they were absolutely necessary. It seemed that his principles had changed! When I finally looked at the bill, I was shocked to see that it cost nearly twice what I would pay without insurance! I realized that from the moment you enter the hospital or clinic, the receptionist confirms if you have adequate insurance. If you do, then you’re signed up for a never ending battery of tests and prescriptions for unnecessary medications that you’ll probably end up throwing out anyway. Furthermore, if they can convince you to get an operation, they won’t hesitate to push you through it.