1. **Прочитайте текст и найдите ответы на вопросы, записав их с переводом:**

**Health care system in the USA**

Most Americans have insurance through their employers and what that would entail is what's called co-pay. Every time you see a doctor or need to have a hospital visit, you have to make a payment in addition to what your employer would pay or what your insurance would pay. It’s designed to keep people from running to the hospital for every single little thing because they know they have to pay a small amount, too, which is a very fair system. If you don't have insurance, one of two things could happen; if you go to a private hospital some hospitals might accept you as an indigent (very poor) person. They have plans that are intended to pay for your care. Otherwise, you'd go to a state hospital and the service there is pretty minimal. You don't get the best care you can get, but you get, for the most part, adequate care. If you live in a very large city like New York or Los Angeles and don't have insurance, it might be more difficult to get healthcare from a state hospital.

The employer pays part of the health insurance expense. He has a contract with an insurance agent, and with Hospital. The city pays a certain amount for your insurance, and out every paycheck that you get you pay a certain amount.

If your wife is expecting a child each time she goes to see the doctor she'll pay some money. And when the baby is finally ready to be born she will also pay and be admitted to the hospital. And if there's any kind of emergency or anything else there's no extra payment. So if there’s a one-day stay that's what she'll have. If she needs a one-week stay she'll have that. There won't be any extra fee. It'll all be covered under the insurance. On average women stay in the hospital one day when they have babies. And on most plans woman can go home the very same day they have a baby. But it's their option they wish to stay at least one day and if there are any complications she can stay longer. Unfortunately, with the expense of medical care, it's in the hospital's best interest to have the woman leave as early as possible to free up the bed for another patient. So they sometimes might rush the patient's discharge from the hospital.

They have a choice what doctor they pick for themselves. They picked one doctor and ended up not liking that doctor. So they switched to another doctor that they are much happier with. It affects the doctor that you stop seeing, because they no longer receive payment. They receive payment from the insurance. If you don't have insurance, they receive the payment from you. So it's a way of casting a consumer’s vote, so to speak, that you don't see a doctor that you aren't happy with. Then they'll hopefully get the message that they need to change the way they practice.

If somebody has a cold or the flue, that's a fairly common illness. Generally they'll just take a day off from work and stay home and wait till it passes. There are very few drugs out there that are going to eliminate a cold or the flue. But if it's something a little bit more serious, generally you can call up and make an appointment to go and see a doctor. If it's something very serious you just go right to the hospital and get admitted immediately.

If there's an emergency, you just dial 911 and that reaches the police dispatch. And if there's any kind of medical emergency they'll immediately get an ambulance on the way. Otherwise, for instance, if you're giving birth or something and it looks a little serious you could call the hospital directly. And they can dispatch an ambulance.

If you have money, you can pay for the extra service that maybe shouldn't be given to everybody. But certainly everybody deserves a minimum. And everybody has that minimum in the United States in a relatively reasonable amount of time.

**Ответьте на вопросы.**

1) Who pays for the treatment in America?

2) What can happen if you have no insurance?

3) How long does an American woman usually stay in the hospital when she has a baby?

4) How are doctors paid?

1. **Прочитайте и переведите текст. Обсудите ситуацию: ответьте на вопросы. Дайте развёрнутые ответы, выразив СВОЁ СОБСТВЕННОЕ мнение.**

Edna Wilson (89) has had a fall and fractured her hip. She says she doesn’t’ want surgery or physiotherapy. She wants her daughter to look after her at home. Mrs. Wilson’s daughter is not happy about this. She says her mother is not thinking clearly. She doesn’t want to care for her mother 24 hours a day, and wants her to have surgery ‘for her own good’.

*1. What should Mrs. Wilson’s doctor advise?*

*2. Should people be forced to have medical treatment when they don’t want it?*

*3. Does the family need a psychologist.*

*4. Is the daughter right?*