

Exercise 2

Hello and welcome to another edition of *Health Matters*. In today's show, we have with us Carl Thornton, who works for Sick Note, a Texas-based fund that provides assistance to professional musicians who are struggling with illness, disability and age-related problems.

Exercise 3

Interviewer: Hello and welcome to another edition of *Health Matters*. In today's show, we have with us Carl Thornton, who works for Sick Note, a Texas-based fund that provides assistance to professional musicians who are struggling with illness, disability and age-related problems. Carl, welcome to the show. I suppose the first question is: why does an organisation like yours need to exist?

Carl: Well, you know the old rock and roll saying: 'I hope I die before I get old'? Well, hey, a lot of musicians just aren't fulfilling that wish after all – they're cheating on the old grim reaper, as it were, but he sure is laying them low and making them sick before he finally takes them. And that's not easy for them, because if you want to live well – and stay well – in the US of A, you've got to be rich. And a lot of musicians just aren't.

Interviewer: So, what you're saying is that you don't have a system of healthcare that covers everyone, as we do here in Britain with the NHS.

Carl: I experienced your English national health system one time – I know the NHS. I was over here for a few months a couple of years ago and busted up my leg really badly in an automobile accident. Man, I was hospitalised for weeks and had this complicated knee surgery and all, and when I checked out of there I was expecting like this huge ...er... financial axe to fall on my head, ha! But they just weren't interested – waved me on my way – and I wasn't British or even a European citizen with the entitlements I think you have over here in EU land. Didn't cost me a penny. Amazing! But no, I can tell you, in the US – that's the land of the free by the way – every prescription, every single visit to the doctor, every stay in hospital, whatever; you bet, it's got to be paid for. Now, don't get me wrong – if you're in a steady job with the right corporate insurance, you should be covered properly. But that situation just doesn't apply to most working musicians. For a lot of musicians, insurance just isn't economically viable. But let's be clear about this: it's not that they're choosing to be irresponsible. It's just that healthcare can cost you thousands of dollars a month, and then when you get into your 50s and 60s, why, the premiums go way through the roof. Astronomical. Those fees are way beyond most people's reach.

Interviewer: Right. The problem then is being self-employed, as a lot of musicians are.

Carl: Not necessarily. Let me tell you about my buddy Rudy – the singer-songwriter Rudy Parker. He had hospitalisation insurance left over from when he was signed to Toprace Records back in the 80s. It paid for hospitalisation, but not drugs or doctors or anything else – that cost him \$500 a month; a real struggle for him to pay. And when he fell ill early last year, his insurers paid out \$100,000 for three stays in hospital, which is great, of course, but the hospital, well, they demanded another \$70,000 for a couple of operations he'd had. There was no way he could afford that. No way at all. Thankfully, we at Sick Note were able to come to the rescue and help him out with his bills.

And let me just give you another example while I'm here. Just last month, in August, Albie Mayhew – you know, the Tin Drums drummer – played with all the greats – was diagnosed with something – well, there's no need for me to go into detail, but it's pretty serious. The guy gave it all, throughout his career, you know: always on tour, always playing, but he never saw any money from recordings and just can't afford health insurance. Guys like him work full-time until they just can't work any more but then they find they're not covered for the medical care they need. And that's where we step in.

Interviewer: So how does your fund work, Carl?