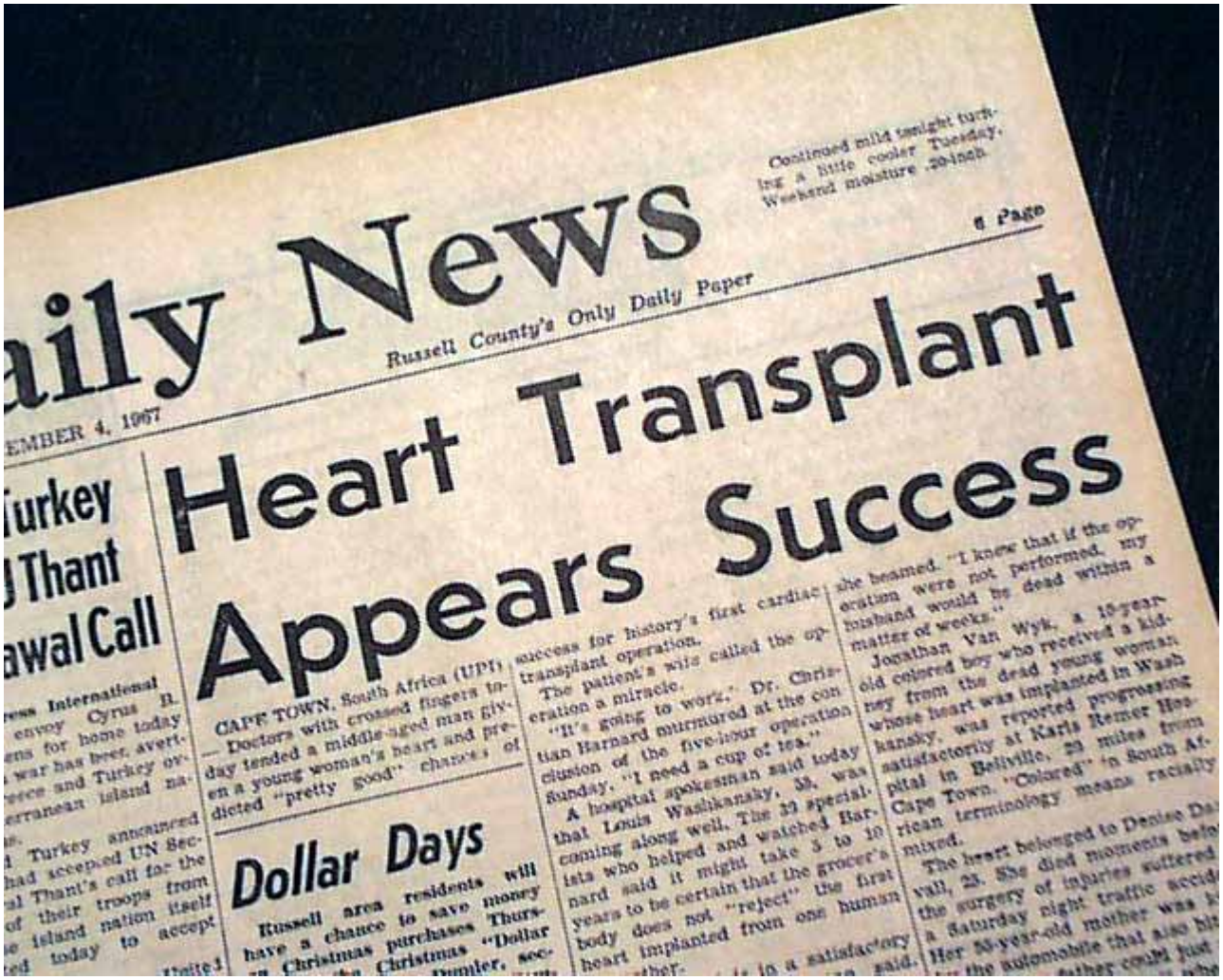
Dr. Marius Bernard & Critical Illness Insurance

Description

I have a truly renewed and reenergized appreciation for critical illness insurance. In the last six months alone those close to me have experienced a successful quadruple bypass, lost a final battle with cancer, undergone cardiac testing for possible open heart surgery and had to travel to the United States for cancer treatment that was unavailable in Canada due to Covid related back logs. The following article explains a little of the history and importance of critical illness insurance.

On the 3rd of December 1967 the South African surgeon Dr Christian Bernard, along with an extraordinary team, performed the first, successful, human heart transplant.

It was big news and was reported on in the press everyday, until the patient died, 18 days later.



Continued mild tonight turning a little cooler Tuesday. Weekend moisture .20-inch.

ily News

Russell County's Only Daily Paper

6 Pages

EMBER 4, 1967

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Heart Transplant Appears Success

CAPE TOWN, South Africa (UPI) — Doctors with crossed fingers today tended a middle-aged man given a young woman's heart and predicted "pretty good" chances of success for history's first cardiac transplant operation.

The patient's wife called the operation a miracle.

"It's going to work," Dr. Christian Barnard murmured at the conclusion of the five-hour operation Sunday. "I need a cup of tea."

A hospital spokesman said today that Louis Washkansky, 55, was coming along well. The 30 specialists who helped and watched Barnard said it might take 3 to 10 years to be certain that the grocer's body does not "reject" the first heart implanted from one human

she beamed. "I knew that if the operation were not performed, my husband would be dead within a matter of weeks."

Jonathan Van Wyk, a 10-year-old colored boy who received a kidney from the dead young woman whose heart was implanted in Washkansky, was reported progressing satisfactorily at Karis Remer Hospital in Bellville, 20 miles from Cape Town. "Colored" in South African terminology means racially mixed.

The heart belonged to Denise Da... vall, 23. She died moments before the surgery of injuries suffered in a Saturday night traffic accident. Her 55-year-old mother was k... automobile that also hit...

Dollar Days

Russell area residents will have a chance to save money on Christmas purchases Thurs... the Christmas "Dollar ... Premier, sec...

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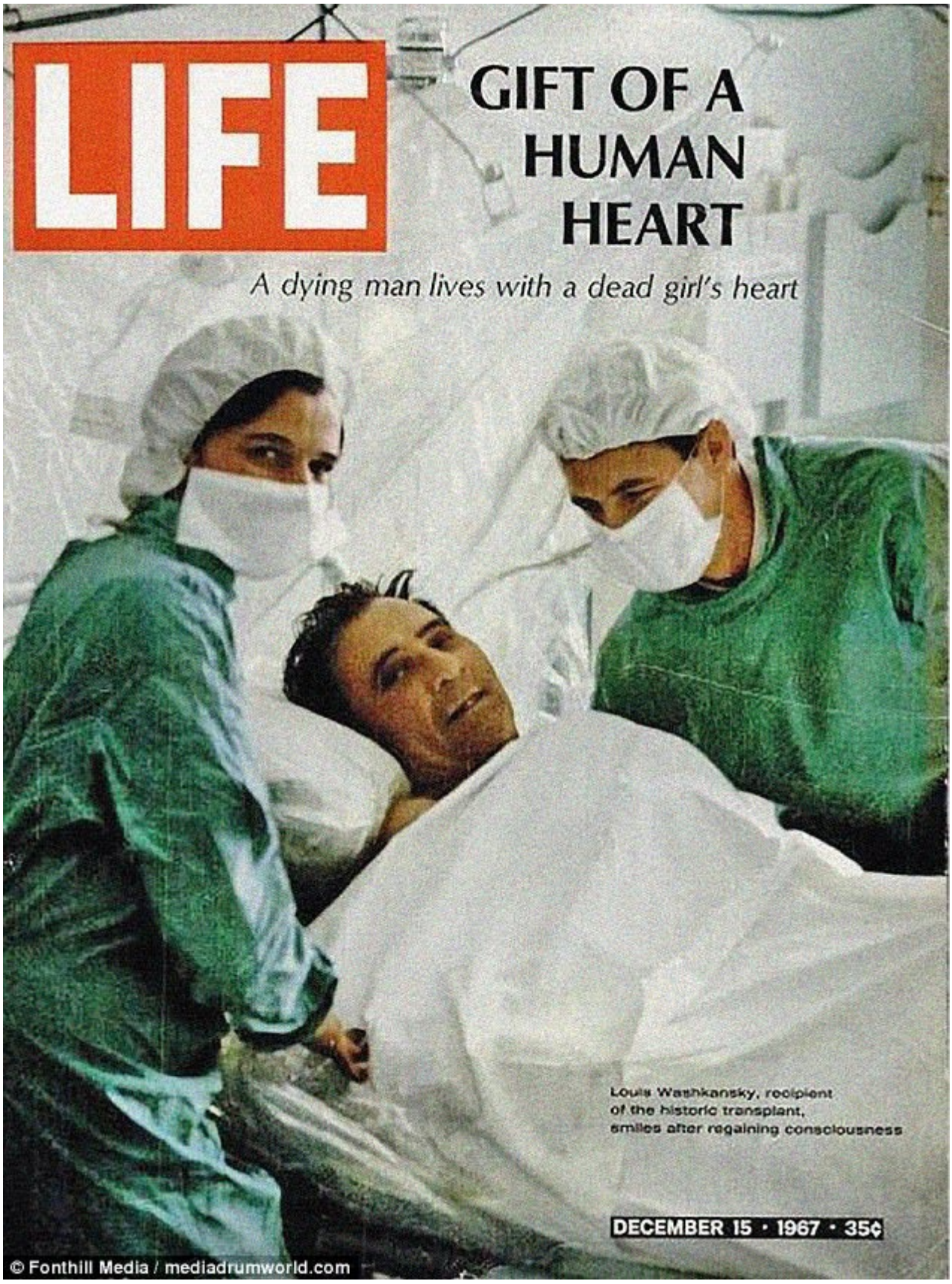

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The patient didnâ??t die because his (new) heart failed. He died from pneumonia after he was given immunosuppressive drugs rather than antibiotics.

Patients nos. 5 & 6 lived for 13 years and 24 years respectively.

The hospital was offered $1,000,000 (thatâ??s over $8,600,000 in 2022 money) for a picture of the heart being inserted. Dr Christiaan Barnard was offered $25,000 (thatâ??s over $210,000 in 2022 money) for his used gloves from the day. Neither deal happened, theyâ??d thrown out the gloves and they didnâ??t have a photographer present.

Later when asked why they didnâ??t have someone photographing the operation Dr. Christiaan Bernard commented he didnâ??t think it would have been such a â??big dealâ??.

Dr Marius Barnard, also a surgeon and brother to Christian, was a member of the transplant team.. Marius, as you will see, changed more than just the world of medicine.

Modern medical knowledge & capabilities are growing exponentially. Things that may have been a death sentence 20 years ago are now routine surgeries. Advances in technology mean we have diagnostic devices that werenâ??t conceived of in 1967. We have also mapped the genome and can now edit DNA opening up the world for cures of things we had previously labelled incurable. Telemedicine, biologic drugs, mRNA technology that allows for the rapid development and deployment of vaccinations, growing artificial pancreasesâ?¦ life expectancy has increased steadily. The future of medicine and health for humanity have promise!

Some things, however, havenâ??t changed since 1967.

We still get hit by unexpected illness. We still die from illnesses, sometime even the not-so-bad ones. Life, life is expensive. And these earth shattering technologies, break through drugs and the training required to be able to use them effectively â?? well they are even more expensive. Families are still devastated by their loved ones illnesses and deaths. They are less prepared than ever.

Thatâ??s what Dr. Marius Bernard realized while practicing real medicine, with real patients, in South Africa.

Sixteen years after that first heart transplant, on August 6th, 1983, the worlds first critical illness policy was introduced. It was conceived and worked on by none other than Dr. Marius Bernard. He was later named one of the 25 most influential people in the field of health insurance. Ever.

Here is Dr. Marius Bernard, explaining in his own words â?? why he thought this was so important.

> Dr. Marius Bernard explains why critical illness is so important.

It isnâ??t just the poor and uneducated who get wiped out by the costs of falling ill. Here is an article about an architect & a doctor living in Toronto who lost their house and their retirement due to a cancer diagnosis.

Today in Canada critical illness pays a lump sum, tax free, cash benefit upon the diagnoses and survival (from 0 to 90 days) of up to 30 different conditions. You can use the money for absolutely anything.

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what-can-i-use-critical-illness-for-1

The vast majority of claims are for cancer, followed by stroke, heart attack and bypass surgeries.

Today in Canada:

- **1 in 3 Canadians lives with a chronic disease**
- **95% of Canadians who make it to the hospital after a heart attack will survive**
- **1 in 2 Canadians will develop cancer at some point in their life**

What can a critical illness do for you or your family?

Critical-Illness-Insurance-benefits

CATEGORY

1. Financial Planning
2. Wealth Creation & Economic Confidence

POST TAG

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2. financial philosophy
3. financial planning
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