

Avery Tubbs

Z- CH # 16

ON-LINE CONTENT (1H)

Review the You tube video “Why Medical Bills in the US are so expensive” on this website <https://www.youtube.com/watch?v=3NvnOUcG-ZI> and place your answers to the following questions in the Z-CH # 16 drop box by 0800 on March 16, 2023.

In order to receive full credit (1H class time) for this assignment, it must be completed in its entirety by the due date/time assigned. Any assignment not completed in its entirety will result in missed class time.

1. What are the most common ways individuals use to raise money for healthcare costs not covered by insurance? What are your thoughts on using social media to raise money for healthcare costs? What are some of the costs not covered by insurance?
One common thing people do to raise money is to use Go fund me accounts. I think using social media is a wonderful way to raise money for healthcare costs. It provides people with the opportunity to get money to help pay bills that are saving someone’s life. Anything extra they are able to get will help them out. Some things that are not covered by insurance are medications, parking at the hospital, travel expenses as well as some cosmetic procedures.
2. Who are all the entities fighting for monetary payment for healthcare services provided?
Physicians, hospitals, pharmaceutical companies, shareholders, and insurance companies are all fighting for the money that goes into healthcare services. Patients are the people caught up in paying for all of this.
3. What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer?
The metrics used to judge hospitals are return on investments, efficiency, and profits. I do not think these are appropriate metrics because it does not seem to have anything to do with patient care, it is all about fiscality. I would think we would want to use things such as patient satisfaction, infection control, and morality rates considering the entire point of the healthcare industry is to save lives.
4. Explain what “unbundling” is?
Unbundling is where you get a bill that is for a certain price, however, then there are other prices added on for other things. So say you get a bill for an MRI and there is the price for that, but tacked onto that would be a physician bill, an interpretation bill, medication use bill, etc. Basically, unbundling is a way to make more money off of patients.
5. If you had the ability to create a health care system from scratch, what would you do differently?
If I had the ability to create a healthcare system from scratch, I feel like I would want patients to be able to see prices beforehand. I would want them to be able to see what insurance will and will not cover that way they do not feel like they are drowning when the bills finally come in. I would also want to somehow implement something where you pay for insurance based on what you can afford, everyone can be covered, but based on income it is funded through taxes. So, if you make much more money, you pay more into the healthcare budget. This creates a somewhat universal healthcare. I think this would be better than a traditional universal healthcare because instead of not having money to make

healthcare advancements, I think this system would create enough revenue for everyone to be able to receive healthcare, while not sacrificing its quality.