

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? **Go fund me accounts, I feel as though it is good to get help when it is needed however, I feel like there are so many fraud accounts out there that it is hard to trust and there are so many people who just are trying to scam others out of their money for their own benefit. I feel as though we shouldn't have to rely on others in our times of need and we should be able to rely on our country and our government for help when it is needed. Medications and things like parking at the hospital, travel expenses, and certain cosmetic procedures that are deemed not necessary.**
2. Who are all the entities fighting for monetary payment for healthcare services provided? **Physicians, hospitals, pharmaceutical companies, shareholders, and insurance companies.**
3. What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer? **Return on investment, efficiency, and profits. No I feel as though hospitals should be judged on the care that they provide even after the patient has left the hospital. I also feel as though they should be judged on how sick the person is and their acuity of care. Profit shouldn't be a factor as the numbers are ridiculously high for minimal efforts.**
4. Explain what “unbundling” is? **It is that you are paying for a service however, in that service there are other tiny fees hidden inside that final bill. So when you receive your hospital bill for thousands of dollars inside of that hospital bill is charges for things you needed such as using the room and bed, food that you ate while you stayed there, if you needed to use briefs and the hospital provided them or even using specimen cups to provide a urine sample.**
5. If you had the ability to create a health care system from scratch, what would you do differently? **I would ensure that the costs of things were categorized differently and if a patient needed something during their care that it wasn't charged for only charging for meticulous things that they wanted but didn't need such as combs and brushes, or even mouthwash. I would function more like Switzerland's healthcare system. The system is highly regulated through the Swiss federal law. It combines public, subsidized private, and totally private healthcare systems to create a network of hospitals. Each person pays for their own private insurance and the insurance pays for all of the medical bills so there is only a small fee left to pay for the services. I feel as though emergencies and things that people need should be covered by the taxes all of us Americans already pay for. Now if you choose to come to the ER for something that isn't emergent and could have been handled by a PCP appointment or by a urgent care center than you would be charged more. There is no need for people to be millions of dollars in debt to hospitals and healthcare when we pay so much in taxes constantly.**