

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?

Individuals may use donations through Go Fund Me to gain the funds to pay for healthcare. I have also seen others use benefits, fundraisers, and even other social media tactics to try to gain the funds needed to cover a specific procedure.

What are your thoughts on using social media to raise money for healthcare costs?

I think using social media to raise money for healthcare cost is beneficial to those who cannot afford or get the care they need for medical treatments. Social media has greatly increased as time goes on, and I think that if someone uses the social media to gain fund for something then so be it.

What are some of the costs not covered by insurance?

Some of the costs not covered by insurance includes elective surgeries (cosmetic surgery), off label drug therapies, brand new technologies, infertility treatments, organ transplants may have coverage, but majority of the time do not.

2. Who are all the entities fighting for monetary payment for healthcare services provided?

Those who are fighting for monetary payment for healthcare services provided include the hospital, the employees of the hospital, pharmaceutical companies, the insurance company of the patient and the hospital, as well as employees of the insurance companies.

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 include profit, return on investment, and efficiency. When I first hear these metrics it doesn't sound like hospitals are in it for patient care but rather money. I know that hospitals need to get paid to keep going, but patient care should be the number one priority for all healthcare organizations.

4. Explain what “unbundling” is?

Unbundling is when there are extra costs and added charges for items or services instead of a package.

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 health care system I would include insurance, but not the insurance we have today in which has control over basically everything, but an insurance that takes all factors of a patients life and reflects on how a certain drug, procedure, or diagnostic test could potentially change a patients life as well as their quality of life. I would also make healthcare equal for everyone. Although today's healthcare says everyone has equality to healthcare, I still see people get treated differently.