

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? Go fund Me, and other fundraising. What are your thoughts on using social media to raise money for healthcare costs? I understand we need to do what we can to be able to afford healthcare cost, but it should not be this way. I think we can do better and be more focus on taking care of the individual and family. What are some of the costs not covered by insurance? The entire hospital stay is not covered by insurance, most insurance I used is an 80 – 20 plan meaning I pay 20 percent of that bill and any deductible. Insurances does not cover all of medication cost or supplies needed only a percentage. Insurance does not cover parking if you need to park your vehicle close to the hospital at some of the bigger hospitals.
2. Who are all the entities fighting for monetary payment for healthcare services provided? Physicians, 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? Thinking of health care as a business where the metrics were profit return on investment. This should not be appropriate nor should healthcare cost. Health care should be affordable to everyone not a profit-making system that only a few enjoy the high cost of this system.
4. Explain what “unbundling” is? You pain for a service at the hospital and there are a lot of other hidden charges when you get your bill.
5. If you had the ability to create a health care system from scratch, what would you do differently? In my perfect world of healthcare system, I would like everyone to have free health care and programs to improve out healthcare needs. Place as in wellness care where we can have free access to exercise, swimming, wall climbing, massages, meditation stations. Healthcare system can get you an appointment to see a doctor or specialist right away and not having to wait on approval from your insurance company for diagnostic tests. When we get to the hospital there is free parking and free shuttle bus to take you to the entrance of the door from there you are greeted with a friendly and helpful person to escort you to your desire place. This should be an as much as an enjoyable and good experience as possible because most of the time there are worries and not a good or enjoyable time to be at a hospital. Our entire system is a mess we pay out billions for military artillery guns, weapons, bombs, etc. Living in peace, comfort, harmony, and balance with other nations would also be a great thing. We could enjoy so much more.