

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?**

Most common ways individuals use to raise money for healthcare costs not covered by insurance are things such as fundraising like a GoFundMe account to help raise money for the healthcare costs. My thoughts on using social media to raise money for healthcare costs is do what you have to do to pay that bill! Of course with social media it always comes with risks such as violations of patient privacy and/or confidentiality. Using social media can help make your fundraising campaign stand out. People from all over are able to contribute to the fund. Some people may judge, some may have their nasty comments but if the high healthcare costs are getting paid then who cares! Some of the costs that are not covered by insurance are things such as parking at the hospital which can get pretty pricey. Medications may not be fully covered and those prices can add up as well. The prices of medications just keep increasing!!

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

Today the US health care system is in a sort of tug of war between physicians, hospitals, pharmaceutical companies, shareholders, insurance companies with the list going on and on. Patients are the ones that are caught in the center of all of it.

**3. What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer?**

Everyone started thinking of health care as business where metrics were profit return on investment, efficiency, and those aren't the metrics of health but that is definitely how we all judge hospitals today! Length of stay, readmission rates, HCAHPS, mortality rates, bed utilization rate, incidents, CMS program performance, average cost per discharge.

**4. Explain what “unbundling” is?**

Unbundling is a form of medical billing fraud that is similar to upcoding. In unbundling, medical providers bill complex, multi step procedures separately, instead of as one coded procedure. Billing the steps individually allows the provider to recover more reimbursement for the same services. Unbundling has to do with long bills. Like a plane ticket you have to pay for a bunch of other things rather than just the ticket. In healthcare, an example of unbundling is if a hospital were to bill for the incision and stitches performed during a surgery as a separate procedure. Another example is blood work.

**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 from scratch what I would do differently is reduce the costs. Especially when it comes to medications. Drug prices continue to skyrocket for patients. I think it is crucial to introduce more competition to the market in order to lower

Katelyn Howard  
Economics of the Health Care Delivery System  
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costs and ensure savings can be felt by all of our patients. Also, I definitely think that we need to promote better health especially in America. We should be able to increase everybody's access to healthy foods and physical activity opportunities that way hospital visits/length of stay lessen. It shouldn't be 20 dollars for an apple. We should be able to have access to physical activity as well such as paid gym memberships.