

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?  
Individuals create gofund me accounts to seek help for medical cost. Other fundraising such as spaghetti dinners have also been used. I agree with social media fundraisers. If outsiders are willing to donate to help relieve some of the cost of bills, I see no harm in doing so. Other cost for someone like a parent of a sick child would include travel, parking, meals, and taking time off work would be financially straining.
2. Who are all the entities fighting for monetary payment for healthcare services provided?  
Entities would include bill collectors, and collection agency.
3. What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer?  
Metrics are profit return on investment. The hospital looks for anyway to charge a patient including parking. I look at it like shopping at the grocery store. Would you pay to park in the lot to go get groceries? What about a service fee for being in the store more than an hour? Walmart now has self service checkout lanes. The items you buy are not charged differently because you do it yourself.
4. Explain what “unbundling” is?  
Unbundling is the individual charges. Billing codes price each treatment individually.
5. If you had the ability to create a health care system from scratch, what would you do differently?  
Things would have to start from scratch. Drugs, healthcare items such as saline flushes and bandaids would not be able to come from a company that is in competition with another. Physicians would not be in competition of what hospital pays more to provide services. Patients would not choose if they had to buy medication or groceries because of high cost. I would allow individuals with Medicaid to seek services anywhere instead of a select few accepted places. The dream world would equal care for all individuals at a fair price.