

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?
 1. The most common ways individuals use to raise money for healthcare costs not covered by insurance are GoFundMe accounts and families doing fundraisers to try and help raise money to help pay for care.
 2. Using social media to raise money for healthcare costs I believe is a good way to raise money. Often the GoFundMe's you see are made by other family members or friends that put it together for those who need it because those who need assistance usually will not ask for money themselves.
 3. Some costs that are not covered by insurance are medications, parking at the hospitals, supplies, as well as transportation.
2. Who are all the entities fighting for monetary payment for healthcare services provided?
 1. All the entities fighting for monetary payment for healthcare services are physicians, hospitals, pharmaceutical companies, shareholders, and insurance companies. Caught in the middle of it all are the patients.
3. What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer?
 1. Metrics used to judge hospitals are profit, return on investment, and efficiency.
 2. I do not think these metrics are necessarily appropriate as they are not metrics of health. I would think they would focus more so on the patient aspect of things and things related to patients, and the satisfaction provided to them and the care provided.
4. Explain what “unbundling” is?
 1. Unbundling is where the billing is all separated by different codes, so everything has its own code and is charged separately and then all bundled all together in the end so that the patient is being charged for more than they could potentially be. Instead of putting all the charges together, they separate it so it ends up being more than it could be if it was bundled together.
5. If you had the ability to create a health care system from scratch, what would you do differently?
 1. If I could create a health care system from scratch, I would make it so that everyone would have insurance no matter their situation. People sometimes do not get the care they need or the services they need because of insurance. No one should be denied the care they need or resources they need because of money issues or insurance denying them.