Alicia McGraw

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?
       -People have used websites such as go fund me to raise money for healthcare costs, and they share it on their social media. I think that it is a great way to allow those who are able to and want to help donate to someone who needs this money to put towards critical healthcare. Insurance does not cover things such as hospital parking, the time that it takes to keep track of all of your bills and organizing the paperwork.

2. Who are all the entities fighting for monetary payment for healthcare services provided?
       -The business agencies involved in healthcare. Billing agencies. Physicians. Insurance companies.

3. What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer?
       -Profit, return on investment, and efficiency. I do not think these are appropriate metrics for the hospitals. Patient outcome and appropriate staffing should be at the forefront of this and they are completely overlooked because the financial aspect is taking charge.

4. Explain what "unbundling" is?   **Unbundling is a combination of all of the extra things that patients pay for in their hospital bill. It is smaller pieces of their care added on to the primary cost of being seen which increases the patients over all bill. Hospitals do this by coding the care given and charging for them separately.

5. If you had the ability to create a health care system from scratch, what would you do differently?
    -      -I think that if I could create a health care system, I would first look at the countries who have a better handle on healthcare and prices and patient care as a whole. I would see what they are doing right, and what we aren't doing. I would take the things that do not work with our current health care system and try to integrate whatever it is that the other countries are doing that make it a success in their country. I would absolutely not allow one entity to have total control over a drug. I think that it is completely insane that something like that is allowed, making crucial lifesaving medications cost thousands of dollars.