

ON-LINE CONTENT (1H)

- 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 raise money for healthcare costs not covered by insurance commonly through social media platforms such as GoFundMe. I think using social media to raise money has pros and cons associated with it. Social media is a huge platform used by almost everyone nowadays. Social media has become the primary way people communicate to others through messaging, posting pictures, updating their status, etc. Using social media to raise money allows a wide variety of people to view the post – allowing for a better opportunity to retrieve money towards the healthcare costs more efficiently and even within a timely manner. But, on the downside of using social media for raising money, the receptor has to typically pay a fee per donation to use the site when fundraising. This takes away from the receivers need for healthcare cost assistance in which has now turned into a business itself. When thinking about healthcare costs and paying to have medical insurance, a few costs not covered by insurance are parking when visiting the hospital, infertility treatments, private nursing, cosmetic surgery, medications, co-payments when visiting the doctor's office, and supplies.

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

The entities fighting for monetary payment for healthcare services provided are physicians, hospitals, pharmaceutical companies, shareholders, insurance companies, and the list goes on.

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

The metrics used to judge hospitals are profit, return on investment, and efficiency as healthcare is now thought of as a business. I do not personally think these are appropriate metrics as hospitals have now found it difficult to provide appropriate care in order to receive the ultimate positive patient outcomes. We are no longer able to provide efficient healthcare due to the cost of healthcare just keeps increasing as it has now become a business and overrun by the thought of money.

- 4. *Explain what "unbundling" is?***

Unbundling is where there are several different codes for billing allowing the entities fighting for the healthcare money to profit a larger amount – it's a billing construct. A large example as to how healthcare is more of a business inquiry now. Hospitals charge for every little thing using these codes using the unbundling technique and that is why medical bills went from a few pages to files full of an outline of what the patient is being billed for.

- 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, I would do differently. Patients who are sick have the right to receive care in order to achieve positive outcomes rather than the hospital having to be more concerned with the overall costs within the facility. But the thought of a hospital being more of business is gut-wrenching as healthcare workers who are working through this crisis have to deal with the backlash. As a healthcare worker, I am in this field for face-to-face interaction, to build relationships with my patients, and to guide them along their journey to a positive outcome. In this healthcare business we now have, we now have less time for face-to-face interaction as we spend more time with documentation to ensure billing is done properly. Not only are healthcare costs depleting the system but the fact that doctors are terrified of facing a malpractice lawsuit, so they have to run excess tests to be sure they didn't miss anything which is another reason bills keep getting longer and health outcomes aren't always getting better. I think healthcare should be free to a certain extent and that healthcare workers get paid and hospitals get funded through the insurance money the government receives from everyone's pay checks. There should be no such thing as medication costing thousands of dollars just to retrieve if the

patient absolutely needs it to survive. But, as this business keeps growing these drugs physicians are prescribing often only have 1 manufacturer allowing the manufacturer to charge anything they want on those drugs patients are receiving.