

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?

Most families have to fundraise, and one place that is used a lot is GoFundMe. There is no way that families can pay these bills by themselves, so they must reach out to social media and other people for help.

What are your thoughts on using social media to raise money for healthcare costs? What are some of the costs not covered by insurance?

I believe that it can be a good thing and a bad thing. I believe that it brings great awareness to certain issues and diseases and allows for strangers to help another family even if they don't know them. I also feel that it can be overwhelming when the beg you to give and sometimes you can feel guilty if you do not help. Some things that are not covered by insurance are elective procedures, beauty treatments, cosmetic procedures, nursing home care, and alternate therapies.

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

Physicians, shareholders, insurance companies, and hospitals.

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

The metrics that were used to judge hospitals were profit, return on investment, and efficiency.

There are not appropriate metrics to judge a hospital because they are supposed to be there to help others and that should be their number one goal, but yet they are just worried about how much money they can make off that certain patient or a certain disease. Normally hospitals get more money for certain patients or diseases, and I feel that sometimes administrators can see them as just another number and not a human.

4. Explain what “unbundling” is?

Unbundling is when there are added additional things on the Healthcare bill. Just like when you go to an airport and there is added luggage and other services added on. In the healthcare system, they do coding which means that there is a number for everything that is done for a patient. This means that each patient can be charged multiple times for different tests and procedures that were done, including amount of staples/stitches, and other materials that were used.

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, I would make sure to stop focusing on “sick care” and push it towards preventative and comprehensive approaches. I would create a system that promotes and provides incentives to those that get regular checkups and normal vaccine updates, as well as those that take education courses. This would also cut down or take off money from their healthcare insurance bill to make people stay compliant with education and

checkups. I would also push towards looking for the best ways to save money and cut costs where it is possible.