

Madison Proy

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 who are faced with large amounts of medical bills for an illness or accident will often turn to social media for help especially when insurance isn't able to cover any or most of the costs. This has been successful for many utilizing a site called gofundme. On the site you can explain the situation and what the money being raised will go towards and often this can be successful for families going through a health crisis. But it isn't something that works for everyone in every situation. The video states that in 2017 one-third of the total amount of money raised using gofundme was for medical campaigns and that 650 million dollars are raised on average in a year for 250,000 medical campaigns. I think that utilizing social media to raise money for healthcare costs is beneficial for many families. The support of your community during an unexpected hardship is overwhelmingly heartwarming. But I also feel that it shouldn't have to come to that. No healthcare that is needed should cost you an absurd amount of money that could never be paid off. Like the woman in the video stated she didn't even know where to begin when faced with a very large medical bill for her son. Having to turn to your community for financial help I don't think is bad by any means, but I do find it sad that it is the only option for many people to be able to save their loved ones. Some costs that are not covered by most health insurance companies are things such as hearing aids, vision services, dental services, some prescription drugs, weight loss programs, infertility treatments, and many more things depending on what insurance plan you are under. The lady in the video explains that she must pay for drugs and supplies for her son because it is hard to get insurance to fully cover these things. An example she shares with us is her son's ostomy bags. She shows us how she gets 10 bags per box which lasts her about two and half days. She then explains that she is currently charged \$1,178 a month for these needed supplies.

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

There are many entities fighting for monetary payment for healthcare services provided but this video focuses on five major ones. These five entities are physicians, shareholders, insurance companies, pharmaceutical companies, and hospitals.

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

There are many metrics that are used to judge hospitals and currently I think these are good metrics to show efficiency in a hospital. Length of stay is one example that is measured in hospitals. Most of the time this is compared to the diagnosis or reason they are admitted, and it

shows the hospitals abilities in organization and planning. Another huge one is hospital incidents. Incident reports show the hospitals ability to provide safe and quality patient care. It tracks things such as falls, infections, bed sores, sepsis, and so much more. It is a good analysis of the hospital's quality. Patient satisfaction is another metric used. This one is important because it gets data from the consumer to show things such as quality of staff, cleanliness, and food. One last metric I think it is important to mention is readmission rates. This tracks patients that are readmitted after discharge for a variety of reasons. This also tracks efficiency of hospitals and areas they are lacking in regarding patient care. This helps identify preventative measures and can lead to hospitals not getting paid by insurance companies. Overall, as I stated before, I believe the metrics we use to judge hospitals at this time are beneficial and look into a variety of measurable data to improve our hospitals in the U.S.

4. Explain what “unbundling” is?

“Unbundling” is a term used to explain all the costs that are being charged on a medical bill. It explains why medical bills in the U.S. are so lengthy. In the video it compares it to purchasing a plane ticket and how you are not just paying for the ticket itself, but also extra charges that appear on your final bill. In healthcare you are not just paying for your hospital stay, you are also paying for supplies, medications, meals, etc. “Unbundling” is a term that explains all these small charges many wouldn't think about that add up to a large sum of money when receiving your final bill.

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 ensure that healthcare is accessible to all people regardless of age, income, ethnicity, etc. Every single person deserves the same access to healthcare despite these things and a perfect system would address this and make it, so all individuals receive the best care not just those who are financially able to do so. This leads into the idea that all healthcare should also be affordable. Most of the population cannot handle the debts health expenses put them in. Prices of medications and supplies should not be rising, and I would find a better way to supply the community with their needs without causing such a detrimental financial burden. One last thing I would change is timeliness. Healthcare access should be quick especially in emergent situations and should not be based on factors such as the ones I listed above.