

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.

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?  
The most common way most people have been raising money to cover the medical bills that are difficult for most people to pay is by utilizing gofundme. Gofundme is a website/app that allows people to make a post asking for a donation to go towards a person, or item that is needed but difficult to cover. 1/3 of this app has been utilized for medical bills for their friends, and families. I think this is a wonderful creation. There are so many people in the world that even if we all donate a \$1, we could help them get the transplant they need, or have a funeral for their mom, or have the brain surgery. Though as great as it is, it does have another side where you do have to be careful with who you are sending it to, because you have to make sure it is real. Unfortunately, some people can turn something good, and use it for bad.
2. What are some of the costs not covered by insurance?  
Parking at the hospital, not all medication's.
2. Who are all the entities fighting for monetary payment for healthcare services provided?  
Physicians, Shareholders, Insurance Companies, Pharmaceutical companies, Hospitals, and many more.
3. What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer?  
The time it takes to receive care, incidents, length of stay, patient satisfaction, mortality rate, etc. I do think these are important because you can determine if this hospital is safe, educated, staffed appropriately, and cautious with their care. When you look at incidents and one hospital is much higher than the other hospital you're going to start to question, why? Are they not educated on how to prevent these accidents? If so, why would I want care from them, are they short staffed, am I going to have to wait a long time when my chest feels tight and I can't breathe? All of these play a factor in the care that a patient would want.
4. Explain what “unbundling” is?  
Unbundling is something that is described as your main purchase, but it comes with many small charges that wasn't explained it would be tagged onto the final bill.
5. If you had the ability to create a health care system from scratch, what would you do differently?  
This is a hard thing to come up with for many reasons. I simply would start with insurance, some people utilize insurance often, but others do not. Mostly all, if not everyone has insurance and the pool of money that is paid into it has to be quite large. That money should be dispersed more controllingly. I think it shouldn't be looked at as a business, and profit.

But, with that being said, there are employees, many of them, who and how would they be paid at a rate that they deserve?