

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?**
 - Some common ways that individuals raise money for healthcare is through social media platforms and fundraising websites such as go fund me.
 - Personally, I think that although it can be an easy way to gain attention for your cause and raise money effectively it is widely taken advantage of and used to raise money by people who do not need it, or for elective reasons rather than serious or unforeseen circumstances.
 - Costs that are not covered by insurance are, medications, parking/other personal expenses, and medical supplies.
2. **Who are all the entities fighting for monetary payment for healthcare services provided?**
 1. Aetna, Cigna, Medicare, and Medicaid are the major entities in for profit health insurance that require monetary payment for services provided.
3. **What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer?**
 1. The metrics used for judging hospitals are profit, return on investment, and efficiency.
 2. I do not think that these metrics are appropriate for judging hospitals because it takes away from the main function of healthcare, which is providing care to the patients seen, but instead these metrics are leading to a profit driven system that reduces the focus on the patient and quality of care.
4. **Explain what “unbundling” is?**
 1. Unbundling is when medical billing is separated into multiple procedures rather than one entire treatment which allows the hospitals to receive more reimbursement for the same procedure.
5. **If you had the ability to create a health care system from scratch, what would you do differently?**

1. If I were able to create a healthcare system I would make sure that insurance was mandatory and every employer must provide this insurance, but you could pay for different tiers of policies that cover healthcare needs and insurance would be a 100% coverage based on your plan, and there would be no deductibles or copays, that way as long as you have health insurance you are covered for your care and do not need to worry about personal finances. This way people as long as they are insured can feel comfortable seeking medical attention when it is necessary and trust the hospitals and care they receive rather than worry about the cost of treatment and not being able to receive treatment due to high cost or uninsured status.