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?
    1. Fundraising is commonly used to raise money for healthcare costs such as GoFundMe, instead of having to fundraise for money it would make sense to tax a certain amount specifically for healthcare needs but offer the coverage to the whole country. I can't imagine how hard it must be for families to put forth a fundraiser but without these families would not survive the cost or would have to choose to not get treatment because of the costs. It is sad and it is complicated. I hope there are changes in the healthcare system that decrease these difficulties we must face knowing how expensive treatment is. People do not deserve the price we have to pay, and I pray through this vulnerability, we as a country find peace and ways to provide better healthcare coverage for everyone.
2. Who are all the entities fighting for monetary payment for healthcare services provided?
    1. Physicians
    2. Hospitals
    3. Pharmaceutical companies
    4. Shareholders
    5. Insurance companies
3. What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer?
    1. Profit
    2. Return on investment
    3. Efficiency
    4. I do not agree that hospitals are becoming business rather than places for people to get the quality care they deserve. As a healthcare worker now and a student nurse this just leads to poor patient outcomes because rather than being focused on providing proper care or proper coverage for the people, we are turning to how can we make more money as a business. Is the care or company we are providing really about the patients or is it about the business? Yes, it can be both but this video just shows the struggle our healthcare system with remain to have if this "normal" highly expensive healthcare system remains the way it does. This topic is so hard to understand, and this is a very eye-opening as many people cannot afford the cost and it is unethical and not fair to the people of our country.
4. Explain what "unbundling" is?
    1. Unbundling is the fact that although everything has a set cost there may be hidden or added costs that add up to a much higher price when totaled out in the end. This then adds much more stress to individuals because what they thought they were paying ends up being much more then they expected.
5. If you had the ability to create a health care system from scratch, what would you do differently?

1. A healthcare system from scratch would start with our tax dollars, using money we pay through taxes to support the countries funding to the healthcare system. These tax dollars would support everyone, and private insurance companies would be much less common as people would be covered through the country's insurance plans providing coverage to all citizens. The citizens preexisting health conditions and age would be taken into effect this decreasing the amount of costs for those who are healthy and don't have as many health concerns as those who are in the aging population or have underlying illnesses. This will allow for patient focused and centered care then less rely on outside sources and decreasing the healthcare system as a "business".