

**Z- CH # 16 ONLINE CONTENT (1H)** Review the Youtube 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? **Online fundraising sites such as GoFundMe through social media, spreading by word of mouth, at schools, or places of work.**  
What are your thoughts on using social media to raise money for healthcare costs? **I support using social media to raise healthcare costs because for most large medical bills it is totally unexpected for the family. With today's economy, people are unable to provide for their families day to day, let alone save money for unpredictable events. If they need help it is commonly a situation no one could prepare for. I feel if someone sees the fundraiser on social media and feels they would like to contribute they can, but no one is forced. It is a great way for a community to come together and help a family out of an impossible situation.**  
What are some of the costs not covered by insurance? **Doctors do not accept some types of insurance and bills are not covered completely by insurance. Parking at the hospital, cosmetic procedures, repeated surgeries, deductibles, copays, certain medications, and ambulances are examples of costs that may not be covered.**
2. Who are all the entities fighting for monetary payment for healthcare services provided? **Physicians, hospitals, insurance companies, pharmaceuticals, and shareholders. Patients are caught in the center of it all.**
3. What are the metrics used to judge hospitals and do you think these are the appropriate metrics, explain your answer.  
**The metrics used to judge hospitals are profits, return on investment, and efficiency. I do not believe the success of hospitals should be based on the profits they produce. It should be based more on the success of patient care and the goals met. Investments made in a hospital are important, but I do not think it is something that should be the priority of a hospital. A current metric I feel may be appropriate is efficiency because this is vital for the success of a hospital. It can ensure better outcomes and less waste of resources and time.**
4. Explain what “unbundling” is.  
**Unbundling is extra charges added onto the final hospital bill that slowly add up, and no one says anything against them because it has been normalized.**
5. If you had the ability to create a healthcare system from scratch, what would you do differently?  
**If I had the ability to create a new healthcare system, I would make healthcare much more accessible, especially for people not eligible for insurance. The healthcare industry has turned into a system where we are unable to provide meaningful care for the simple reason that patients deserve it. Healthcare has turned into a corporation that runs solely on money and how it is going to be distributed. I think if we could start over it needs to be more equalized between providing care and making sure employees and businesses are getting paid what is deserved. Everything has turned into a business transaction within charting and coding, this has taken away from hands-on patient care. I would like to get back to personalized healthcare focusing more on prevention, recovery, and discharge education, not making sure the bill gets paid.**