

**Unit 6: Economics of Health Care**  
**Z-Chapter 16**  
**ONLINE CONTENT (1 H)**

**Unit Objectives:**

- Define economics and health care economics. (5,7)\*
- Use a basic knowledge of health care economics to analyze trends in the health care delivery system. Explain and apply the five rights of delegation in nursing practice. (5,7)\*

\*Course Objectives

**Review Chapter 16 and 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 3/13/2025.**

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. Common ways that individuals pay for healthcare costs that are not covered by insurance is by using online fundraisers. I think that this is a great way to raise money as there are people out there who have been through something difficult too and understand the hardships of it. Some costs that are not covered by insurance are things such as supplies and medications which end up being the most expensive portion after some time.
2. Who are all the entities fighting for monetary payment for healthcare services provided?
  1. The entities fighting for monetary payment for healthcare services are those such as physicians, hospitals, pharmaceutical companies, shareholders, and insurance companies. These entities need to get paid in order to do their jobs, but the prices are getting very much out of hand.
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 to judge hospitals are profit, return on investment, and efficiency. I think that these are not appropriate metrics to judge hospitals, however I do understand that these play a big role in care provided. If it were up to me I think hospitals should be judged based on the quality on their patient care and the outcomes for their patients. It is very sad that today everything is based on money and how this will benefit those other than the patient’s who are there needing care.
4. Explain what “unbundling” is?
  1. Unbundling is a breakdown of all the miscellaneous charges that you are given. There are codes that are used to decide on how you charge the patient based on what they are there for. There’s a code for a new visit, an ER visit, and there’s even one for water ski’s on fire.
5. If you had the ability to create a health care system from scratch, what would you do differently?
  1. If I could create a new healthcare system I would want for all necessary procedures, medications, and supplies to be covered by insurance. There is no

reason that a type 1 diabetic is struggling to afford insulin that they need. Not everyone can control the way their body is and they did not decide to be depending on insulin injections for the rest of their lives. I know that this could be very touchy when it comes to necessity, but with how expensive everything is today, their last worries need to be on whether or not they will be able to get their life dependent supplies or medications.

***In order to receive full credit (1 H class time) for this assignment, it must be completed in its entirety by the due date/time assigned. Any assignments not completed in its entirety by the assigned due date and time will result in missed class time.***