

**A devastating loss, then corporate callousness:
an American healthcare story
featuring Kayla Westergard-Dobson**

IN THIS EPISODE

Listen as guest **Kayla Westergard-Dobson** describes the health insurance nightmare she and her husband are still grappling with after the tragic death of their premature son, Arthur. It all started the day after her emergency C-section (while still on high-powered pain killers) with a call from the hospital billing department requesting about \$3,800. A year after Arthur's passing and a seemingly never-ending stream of bills, the couple is in collections and struggling to make sense of their health insurance. Is this really "the American way?" *Evidently it is.*

SHOW NOTES

WE DISCUSS

What was most shocking about losing your son?

"The day after my C-section...I was on very intense painkillers and...I got a call from hospital billing. It took me a long, long time to realize how inappropriate this call was but I, as a patient coming out of major surgery, received a call from hospital billing, asking for money..."

Have you been able to understand what you've been charged?

"...we could not figure out, okay, what have we paid already that hits...our deductible, our co-insurance, our copay, all of these, you know, all of those numbers and what do we still have left over?...Am I the patient or is Arthur the patient? Are we both "the patient?" Is he a new patient? Is he covered under me? We don't know....My husband and I realized, okay, we're in grief...We can't figure this out. We need help and so we pulled in my mother-in-law to help, and my mother-in-law used to work on jet engines."

How do you feel you've been treated?

"My son was treated with...the utmost of care and then the hospital billing situation comes in and complicates all of that and the billing office knows what happened to us. Our insurance company knows what happened to us. They know that we are dealing with grief. They know that we are dealing with the loss of a child. They know that we are dealing with a traumatic birth and I have, I even have, you know, letters from the insurance being like, 'hey, yeah, we know this is what happened and regrettably, we still have to deny this grievance.'

So they know that we're going through these major traumas and yet there is nothing built into the system to accommodate that, to help with that...You just get bill after bill, after bill...."

Helpful Links

[Cal-Care, AB 1400](#), Guaranteed Health Care for All Act

[Tips for Appealing a Denied Health Insurance Claim](#), Insurance.com

[How to Contest a Medical Bill](#), WebMD

[Deductible vs. Copay vs. Coinsurance: What's The Difference?](#) CareCredit

[Should You Ever Prepay a Hospital Bill?](#), Consumer Reports

Episode Transcript

Read the full episode [transcript](#)

Guest Biography

Our guest is **Kayla Westergard-Dobson**, a television writer and healthcare organizer who tragically lost her son and twelve months later is still struggling to finalize her health insurance and hospital bills.

Read Kayla Westergard-Dobson's [biography](#).

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[Join the CalCare Campaign](#) (National Nurses United) *to join the fight for single payer and AB1400, the Guaranteed Health Care for All Act*

[Subscribe to HEAL California](#) *for health policy news with a California focus*

[Join Health Care for All California](#) *to keep up with local actions to support California single-payer health care.*

[Join Healthy California Now](#) *- a coalition working toward a California single-payer system. Individual and organizational membership available*

[Join Physicians for a National Health Program](#) (PNHP) *to join the national campaign to improve and expand Medicare to all residents of the U.S.*