



Podcast Transcript

Stress, Anxiety & the Agonizing Toll of America's Callous Healthcare System

Featuring Kayla Westergard-Dobson

Dispatcher: 911, what's your emergency?

Caller: America's healthcare system is broken and people are dying! (ambulance siren)

Welcome to **Code WACK!**, where we shine a light on our callous healthcare system, how it hurts us and what we can do about it. I'm your host **Brenda Gazzar**.

This time on **Code WACK!** How might a bereaved mother's life be different if we had single payer Medicare for All in America? How would our lives change without the confusion and aggravation of dealing with health insurance companies and medical corporations that exist primarily to make a profit? We recently spoke to Kayla Westergard-Dobson, a Los Angeles TV writer and healthcare organizer who is still battling her health insurance company over billing issues a year after she lost her newborn son.

Welcome to Code WACK! Kayla.

Kayla: Thank you for having me. I'm excited to be here.

Q: Thank you for being here. In the last episode, we heard about the health insurance struggles you and your husband are still facing a year after the birth and death of your son, Arthur. Was this the reason you became a healthcare organizer or were you already involved in the cause?

Westergard-Dobson: I feel healthcare justice has always been top of mind for me. I grew up in a half-American, half-Canadian household. My dad was Canadian so I always knew that there was a better world possible. I always knew that the system that we had currently was not a good system. I personally did not start experiencing the very negative, very serious, very unjust downsides of our system until, you know, I became an adult and had to deal with the insurance system myself and I really became very active in healthcare justice at the start of the COVID pandemic, you know. You're sitting at home, you're seeing healthcare injustices play out across your neighborhood, across your community, across your city, across your state and I'd been involved with the local DSA (Democratic Socialists of America) for a while and they have a healthcare justice committee.

So it was very easy to get plugged into that and I kind of stepped back from, you know, I got pregnant. You've got a lot on your mind when you're pregnant. It was a difficult pregnancy in some ways and then my son died and AB 1400 came up and I was like, this is what I need to do. In grief, a lot is talked about making meaning and, and making meaning from what you've lost and, you know, not just letting it be this black hole in your life and figuring out some way to derive or force some meaning out of it and I think that healthcare justice and advocating for healthcare justice has been a huge part of that.

Q: *Hmmm, wow. I really resonate with what you said about making meaning out of loss and that's beautiful and I agree, so important. You mentioned, also, AB 1400, which is a California single payer bill, and that was introduced by Assemblyman Ash Kalra. If that bill had been law, when your son was born, how do you think things might have been different for you personally?*

Westergard-Dobson: Just the amount of stress we would've experienced. The moment I walked into the hospital wouldn't have been there and stress has a huge impact on health outcomes. I think we are slowly as a society accepting that more and more that not even just not having to think about, 'oh God, if I'm in the hospital until March, how are we going to pay for that? Oh God. If my son is in the NICU for the next three months, how are we going to pay for that? What is the insurance going to be? Oh God, when we get out of here, how many hours are we gonna spend on the phone, you know, talking about talking to our insurance and talking to the hospital billing and talking to an advocate and talking in my family, trying to figure this out so just eliminating that stress.

I can't even imagine what that would be like and I can't imagine what that would be like day to day. So sometimes I think about when I walk out of the house, how does the lack of single payer affect me? Well, I'm thinking about, oh God, what if I get in a car accident? Oh, what if somebody yeah runs into me with their car? What if I trip and fall? What if there's an earthquake and something bad happens, like something falls on my head. We're constantly thinking about these things, even if we don't realize it and then actually having this huge medical trauma event where I'm both physically recovering and emotionally recovering, yeah, the stress of having to fight with the insurance, it impedes both of those things and I really would give anything to have been able to go through the grieving process of the loss of my son without having to worry about these two giant corporations working to extract as much money from me as possible.

Q: Wow. What was the impact of that on you? You said it was like being traumatized twice. Ultimately, how are you different today because of that?

Westergard-Dobson: I'm much angrier. I'm much angrier and that's not... I think anger can be a very powerful emotion. I think for some circumstances, it can be a healing emotion. It's not a healing emotion here. It's a motivating emotion and it's definitely kept going in the fight of no, I'm gonna call the insurance back and figure out why my appeal has been denied. No, I'm going to call the hospital and ask them why are you sending my bills to collections when you said you were going to wait for my insurance? The anger can motivate the continued fight, but I'm tired. I am angry. I am disillusioned. I'm frightened for the future because, again, it just feels (like) something can happen to you. That is totally out of your control and again, there was no reason for what happened to my family.

There was no underlying medical condition. There was no traumatic...it was just totally out of the blue. So something totally out of the blue can happen to you and your life is entirely changed and we're all walking around with that knowledge every day that something could happen to me, that is the result of a tiny little action. Oh, I smoke one tiny cigarette or I get hit by a bus and then my entire life could be, I could be in medical debt. I could have everything taken from me. I could not get the care that I need. And we're, we're carrying that in ourselves, every single day. I don't know how any of us are not, I don't know how we're not all on high blood, high blood pressure medication. It's just the stress of that is immeasurable. I don't think we even realize how much stress that is.

Q: Right. And would you say Kayla that that's maybe one of the most important ways that having single payer would transform health care as we know it for everybody is taking away that stress?

Westergard-Dobson: I think that the stress would be a huge, a huge overall adjustment for the better in our society. I think that right away the initial benefit would be, yeah, no one's going into medical debt. People aren't going into medical debt. People aren't losing their houses. People aren't losing what, anything that everything that they have because a medical event happened to them. So I think first of all, not having those things happen, amazing, people not dying because they can't access the care they need, that is justice. And then yes, the next level down is we're not all walking around all day every day, doing these calculations in our subconscious of, oh, I have a sore throat. Can I go to the doctor? I don't know what is my copay. I don't even know if a co-insurance is different than a copay?

And what's my deductible? I still don't understand those things. And I have been working on this for over a year. I am deeply involved in health care justice, and I still only vaguely understand what the difference is between copay coinsurance and deductible. And I'm sure there's other things that I'm not thinking about. And then another level down from that is just our overall health outcome as individuals and as a group of people would be so much better if people could just go to the doctor and go and have a baby and go and have surgery and go to chemotherapy and not be having to worry about these other things and then even another level down from that, it makes me wonder how different people's lives could be if they were not tied to their jobs for health insurance, how different people's lives could be.

It's something that my husband often talks about. He came up kind of in the startup world and in that world. We're stifling small businesses, we're stifling entrepreneurship, we're stifling creativity

because people cannot take risks in business. In creative. People cannot take those risks because they're stuck with jobs because that is where their health insurance is from. So we can't even picture how different people's lives will be when we have a single payer system, because it just is, it completely will transform the way society works from just being able to go to the doctor to, oh, I haven't quit my job and do this, you know, follow this passion because I don't have to worry about will I have access to my Anthem Blue Cross.

Q: Right. Very good points. So it's not very well known, but there's a commission appointed by Gov. Gavin Newsom, the Healthy California for All Commission and it's looking into options to create a unified financing system, including single payer in California. Have you been following their work? And what outcome do you hope for from this commission?

Westergard-Dobson: I have been following their work. Gov. Newsom, part of his platform when he ran, was being open to the idea of single payer for California and I think that the Healthy California Commission is a way to deliver on that promise somewhat. I appreciate everyone who's involved in the commission and who's doing the work. I think that the commission has not discussed AB 1400 yet, which as you mentioned, is a bill in the assembly. And I, I believe in it wholeheartedly and I think that the commission is doing itself a disservice and is doing Californian's a disservice by not discussing this piece of legislation that is already existing. The conversations they're having are very important. You know, they're talking about global budgeting and they're talking about how, you know, how do we make sure doctors get paid, what they're worth, and how do we make sure that patients actually are getting the care that they need. These are important conversations to be having and they could also be discussing the piece of legislation that currently exists to address all of these conversations.

Thank you, Kayla Westergard-Dobson.

Do you have a personal story you'd like to share about our 'wack' healthcare system? Contact us through our website at heal-ca.org.

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