



Podcast Transcript

A devastating loss, then corporate callousness: an American healthcare story

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!** Imagine getting a call from your hospital billing department asking you for money a day after having an emergency C-section – and while your newborn is in the Neonatal Intensive Care Unit (NICU). Now imagine having to navigate our Byzantine health insurance system while grieving your infant baby's death. It's hard to imagine but **Kayla Westergard-Dobson** and her husband Chris had to do just that. Kayla, who works in the Southern California entertainment industry and is a healthcare organizer, has agreed to share their heart-wrenching story with us.

Welcome to Code WACK! Kayla.

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

Q: Thank you for being here. So first of all, tell us a little bit about yourself. Where do you live and what do you do?

Kayla: Sure. My name is Kayla Westergard-Dobson. I live in Los Angeles. I've been up here for over a decade, grew up in Southern California and I work in television. So right now I am a television writer and I also dabble in writing for podcasts as well.

Q: Oh, wonderful. So a year ago your son, Arthur, was born. Can you tell us about him and what happened?

Kayla: Yes. So it's a very tragic story, a defining story of my life. On December 21st, I was about six months pregnant and pregnancy is pregnancy. It can be complicated. It can be wonderful. It has its ups and downs, but you know that at six months you should not have your water suddenly breaking, which is what happened to me. About seven o'clock in the morning, all of a sudden, and this was my first pregnancy, so I had no idea what was going on, my husband and I rushed to the hospital and were told basically, 'well your water has broken, this can sometimes happen. You'll be in the hospital here until the baby comes. That could be three months from now. That could be March on the due date. That could be a couple hours from now' and this was, you know, a lot to take in at a moment where I'm already in physical distress, but we didn't have to wait a few months.

My son wanted to be out immediately and I went into labor. It was a very traumatic, very serious labor and I had to have an emergency cesarean section and obviously my son, Arthur, who we named a couple days later, was very premature, was immediately whisked away to the NICU. This is the height of COVID. I'm getting COVID tested while I'm in labor. We're all wearing masks. I don't even know if my husband can be with me. We don't even know if we can go into the NICU until we have our COVID test results back. It was a very, very, very stressful moment. And then finally, we go to the NICU, we see our son, we meet our son. We get to spend the next few days with him. Everything seems to be going well and then on the 23rd, the doctor comes in and lets us know we have a critical situation.

He was not doing well. There was some sort of internal bleeding going on and when babies are that young, their organs are basically like tissue paper. It's not really something that you can operate on like you would an adult or even an older baby. There was almost nothing to be done. It was trying to keep stable, trying to find workarounds in order to stabilize him. But essentially he ended up passing away on the 23rd because of this internal bleeding situation and we still don't really know what the cause was. I think it's one of those situations where there's not a cause. Medical events happen. Things happen to us. Our bodies are very complicated things and birth is a very complicated process and something like this can happen to anyone and does happen to a lot more people than I think that we realize. I'm sure you'll have questions about this but the moment we entered the hospital, we knew it was going to be an insurance nightmare and it has been just that.

Q: Hmm, Wow. Well, first of all, I'm so sorry for your loss.

Kayla: Thank you. Thank you. Yeah. We're very grateful that we got to meet Arthur. He was an incredible baby and he was ready to be here and then he was ready to move on.

Q: Wow. So after the tragic loss of Arthur, what was the most challenging or shocking part of your experience?

Kayla: Yeah, it's been almost a year. We are still dealing with the insurance fallout from this. The day after my C-section, which is a major surgery, I was on ketamine. I was on opioids. I was on very intense painkillers and I happened to be alone in the hospital room for about an hour. My husband went to go home and take a shower 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, not asking to pay a bill. There was no itemized bill yet, not asking for anything that could really be documented in a proper way.

The call was about, 'look, we ran your insurance, you have this much left before you hit your deductible or you hit your whatever those words are, so we think you should pay that as a show of good faith to the hospital, and then you'll have met your deductible and, you know, everything will be gravy after that' and the words 'show of good faith' were used, and I'm still trying to figure out what that means and this wasn't a small amount of money. I mean, I think it was around \$3,800 and so I'm alone in a hospital room. I have just given birth traumatically. I don't really understand why the hospital is calling me asking for money. I don't know if I don't pay this, am I going to be kicked out? I don't know if I should pay this. Will this actually take care of all the insurance? I don't know. I pay the \$3,800 and the insurance and hospital billing nightmare has not really ended since then.

So right away that, you know, that kind of unitemized bill came back to bite us when later, you know, we were paying through insurance with the itemized bills and we could not figure out what have we paid already that hits, you know, our deductible, our co-insurance, our copay, all of those numbers and what do we still have left over? And then there's the confusion of, okay, well, 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 and at a certain point, you know, my husband and I realized, okay, we're in grief, we can't figure out these insurance explanations of benefits. 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.

My mother-in-law eventually became an executive at Walt Disney World. My mother-in-law is a very intelligent, organized, analytical person and also she's a very dogged person and she could not figure out why what the insurance was charging us did not match up with what we thought insurance should be charging us based on the explanation of benefits and based on what our coverage should have been. It's very confusing and difficult to explain because it is a confusing and difficult system. I can't even really put my finger on what the problem is here, but essentially my son's birth has cost us – my son's birth and my son's death – has cost us over \$10,000 with insurance and we are still in the thick of it because I eventually utilized a medical advocate who ended up working for us *pro bono* because our case is so sad.

And she has found that there were instances of being charged improperly or being overcharged. And it's not even a huge amount. It's a couple thousand dollars that we're still, we're still fighting over but as of this moment, we have appealed a grievance with the insurance company. They have denied the grievance, even though on the phone, they said a different thing and because the hospital refuses to wait for the insurance to get their stuff together, I now have a bill in collections with the hospital because we're waiting on insurance. This process never ends. I know that's a very long answer, but it seems like when you have a medical event like this, the billing, the insurance, the process never ends. We had bills rolling in, new bills for at least six months after December. So, you know, you pay something and you think that's going to be it and then another bill comes and you're like, okay, well maybe this is the last one. And you just never know when the last bill is going to be, because it seems like they can just, you know, they can continue to charge you and continue to charge you and continue to charge you. So how can a person even budget for that?

Q: Wow. And it's interesting to me that you actually had a medical advocate that was helping, and you're still dealing with this entanglement of bureaucracy. Wow. I'm so sorry – and you're dealing with it at a time where you're likely feeling very vulnerable because you're grieving.

Kayla: Vulnerable, feeling very angry. I don't want to have a complicated relationship with the hospital because the doctors and the nurses and the people who were actually doing care with us were wonderful and we were taken very well care of. My son was treated with just the utmost of resources, 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 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, to help us understand. You just get bill after bill, after bill and, you know, when, when my son was born, my husband had left his job so that he could, he was going to be home on paternity leave. He did not work a job where there was paternity leave so he had to leave his job. So we had lost a major source of income. I had just undergone major surgery and major trauma. I work in a field that's very sporadic and, you know, maybe you'll get work, maybe you won't. So we were out of work for quite a while, dealing with the fact that we were getting billed over and over and over, not understanding, you know, how much the money would be when the bills would stop coming in, why it didn't make sense to us based on our understanding of our insurance. So it has been just as traumatizing. Dealing with the insurance system has been just as traumatizing and worse in some ways.

Thank you, Kayla Westergard Dobson. Stay tuned for next week's episode for more on this disturbing story.

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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