

# A perfect storm: racism, chronic illness & medical debt



## IN THIS EPISODE

Why are Black families disproportionately impacted by medical debt in America? ***How do inequities in housing access and safety, environmental pollution, and health care combine and intensify the vulnerability of disenfranchised communities?*** And why have families in Southern states been particularly hard hit?

To find out, we spoke to [Berneta L. Haynes](#), a staff attorney for the [National Consumer Law Center](#), who focuses on medical debt and consumer energy policy. She previously served as a director at [Georgia Watch](#), a state-based consumer advocacy organization, where she worked to make energy programs and quality health care more equitable and accessible for all.

# SHOW NOTES

## WE DISCUSS

### *Why are medical bills such a problem for many Black families?*

“...lack of wealth means medical bills are more likely to present a financial hardship for Black families than for White families. Chronic conditions that are related to the effects of systemic racism lead to increased health risks like cancer, infant and maternal mortality, heart disease, all of that disparately impacting Black families and leading to more medical bills. Being locked out of wealth-building vehicles like housing, like mortgages and home ownership have a lot to do with that lack of wealth that Black families have. Employment discrimination and things like that have a lot to do with that wealth disparity that we see that worsens this crisis and medical debt for Black families.” - **Berneta Haynes**

### *According to [a recent study](#), about 1 in 10 Americans is saddled with medical debt. Talk about how you came to focus on the racial implications of this widespread problem.*

“I've done a lot of work on medical debt, particularly here in Georgia, where I'm located, helping pass Georgia's [Surprise Billing Consumer Protection Act](#) that went into effect in 2021, actually. So I've done a lot of work in this space and I really wanted to get the chance to speak very specifically to how medical debt, which affects all Americans really, *really* harms Black families, and families of color, in particular.” - **Berneta Haynes**

**[Your report notes that about 28% of Black households carry medical debt compared to 17% of White non-Hispanic households. What are the main reasons for this? What makes Black individuals more vulnerable?](#)**

“Yeah, again, that racial wealth gap has everything to do with it, right?...what we're looking at is a group of folks who are locked out of access to certain kinds of wealth that would allow them to weather the storms of medical bills, when they arrive. That \$600, \$800 bill you'd have the savings or whatnot to actually pull from it and pay it. But if you are a struggling family and a struggling Black family, you may not have money set aside or a family member you could talk to that can give you that \$1,000 or \$2,000 to pay that medical bill. – ***Berneta Haynes***

## Helpful Links

**[National Consumer Law Center](#)**

**[The Racial Health and Wealth Gap: Impact of Medical Debt on Black Families](#), ***Berneta L. Haynes*****

**[100 Million People in America Are Saddled With Health Care Debt](#), ***Kaiser Health News*****

**[Health Coverage by Race and Ethnicity, 2010 - 2019](#), ***Kaiser Family Foundation*****

**[The convergence of racial and income disparities in health insurance coverage in the United States](#), ***International Journal for Equity in Health*****

[Implicit Bias and Racial Disparities in Health Care](#), *American Bar Association*

[Medicaid Expansion Reduced Uncompensated Care Costs At Louisiana Hospitals; May Be A Model For Other States](#), *Health Affairs*

## Episode Transcript

Read the full [episode transcript](#).

## Berneta L. Haynes Biography

**Berneta L. Haynes** is a staff attorney with the [National Consumer Law Center](#) (NCLC) who focuses on consumer energy policy and medical debt. Before joining NCLC, she served as a director at [Georgia Watch](#), a state-based consumer advocacy organization in Atlanta, where she worked to make energy programs, quality healthcare, financial protection, and civil justice more equitable and accessible for all.

Her duties included leading coalitions, facilitating forums, steering the passage of crucial medical billing legislation, and authoring consumer-facing educational materials (such as the [Georgia Consumer Guide for Medical Bills and Debt](#)) and policy guides on energy equity (including [Keeping the Lights On - Energy Efficiency & Community Solar for All Georgians](#)), financial protection, and healthcare billing.

Previously, she practiced law at [Environmental Law and Policy Center](#) in Chicago and [Southern Environmental Law Center](#) in Atlanta. At Southern Environmental Law Center, she co-authored policy materials, including [Solar for All](#).

She earned her Bachelor's degree in English, Writing, and Psychology from Drury University, her Master's degree in English from University of Iowa, and her law degree from University of Iowa College of Law.

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