

# Punished for being poor? Battling medical debt in America



## IN THIS EPISODE

How is medical debt a racial justice issue, and what's being done about it? What role does the Affordable Care Act's Medicaid expansion play in reducing medical debt and keeping rural hospitals open? And what specific health policy should legislators pursue that would solve the medical debt crisis once and for all?

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

## *What's the connection between the Medicaid expansion and medical debt among Black Americans?*

"The majority of our Black population in this country percentage wise resides in the South – states that did not expand Medicaid. That region is also where we see the highest amounts of medical debt." – **Berneta Haynes**

## *Have any Southern states expanded Medicaid?*

"Louisiana and Arkansas are the shining examples of Medicaid expansion in the South and I want to emphasize Louisiana and Arkansas because they've had to constantly fight for their Medicaid to make sure that legislators are not implementing requirements that would narrow the eligibility from Medicaid. For instance, Arkansas had to fight back work requirements that their legislators put in place. Louisiana as well had to fight back work requirements that would have limited eligibility for Medicaid. So even in those days that expanded Medicaid in the South, the fight is never over." – **Berneta Haynes**

## *There's a flurry of federal and state-based legislation being proposed to address medical debt. What policy solution is getting short shrift?*

"...single-payer universal health care needs to be part of the conversation – a universal publicly funded single-payer system administered at the state and local levels. Other countries do it. We already have it in one form or another in this country, through our (Veterans Affairs) system, for example. It needs to be part of the conversation....Getting people covered is absolutely the first step. Is this going to completely improve African Americans' experience with the healthcare system? No, it will definitely help reduce the debt issues, but we're still going to see systemic racism determining the quality of health care that Black Americans receive. – **Berneta Haynes**

# Helpful Links

[National Consumer Law Center](#)

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

[Status of State Medicaid Expansion Decisions: Interactive Map](#), *Kaiser Family Foundation*

[1 in 4 rural hospitals is vulnerable to closure, a new report finds](#), *Vox*

[Families with Low Incomes](#), *Rural Health Information Hub*

[Sick and struggling to pay, 100 million people in the U.S. live with medical debt](#), *NPR*

[Hospitals failing to provide charity care notices, California AG alleges](#), *Healthcare Dive*

[The racial implications of medical debt: How moving toward universal health care and other reforms can address them](#), *Brookings*

# 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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