

Insured? You're not immune from medical debt

Featuring Monique Davis



IN THIS EPISODE

Can you count on your health insurance when you need it? *What if you and your spouse are "double-covered?"* What are your options when medical debt is dragging you down? And if you can't pay, what happens after you get well and start looking for a new job?

To find out, we spoke with **Monique Davis**, a nonprofit executive in Southern California, who, during midlife, faced an unexpected diagnosis with a rare and potentially deadly disease. How did her HMO respond when claims for chemotherapy, medical equipment, multiple ambulance rides and a stem cell transplant came rolling in?

Monique says her survival is a miracle and her treatments were arduous. . . Did dealing with the claims really have to be so hard?

Check out the Show Notes and Transcript for background info and more!

SHOW NOTES

WE DISCUSS

Tell us about your diagnosis and treatment.

"I was diagnosed with AL Amyloidosis ... I became very, very ill very quickly and required chemotherapy and a stem cell transplant.

So I had six rounds of chemotherapy ... And then a stem cell transplant, which required that I would receive high dose chemotherapy so I'd have to be hospitalized. They'd have to harvest my stem cells, have me go through the stem cell transplant, and then I'd have to isolate for about 30 days because basically what happens is you're shutting down your immune system." - **Monique Davis**

How did you get your health insurance, and what insurance did you have?

"I was double covered. So [my husband] had his HMO and I was covered under his policy. And then I also had [an] HMO through my work. We were both covered under ... my policy." - **Monique Davis**

How did your health insurance policies respond?

". . . we had to fight with the insurance company to actually pay the cost. All in all, at one point we were looking at like \$75,000 in debt. Yeah. Yeah. And that's even with an HMO. And so you have to, you know, spend the time to make the phone calls. My husband had to call. When I started to get better, I made phone calls to, you know, make sure that they knew that we had

insurance, to make sure that they bill the proper insurance. Some of it went down, but it was still over \$10,000 - all in all - that we owed. And so, you know, that's a lot of money that we just didn't have." - **Monique Davis**

What was it like dealing with collections people at a time that you were trying to survive?

"It was hard because I found that they were very insensitive and then the ambulance companies were actually the worst. ... They would yell at us, they would, you know, say all kinds of awful things. And they would call at all hours of the day. ... And so that was stressful. ... We didn't know how to handle that other than to just, we didn't want to ignore it, but we, we just didn't know what to do."

Helpful Links

[What to do when health insurance doesn't pay](#), *Insurance.com*

[If Your Health Insurance Claim Is Denied](#), *American Cancer Society*

[Primary and Secondary Health Insurance Plans: Can Your Employees Have Double Coverage?](#), *Gusto.com*

[Separate insurance plans causing expensive headaches for new parents](#), *CBS News DFW*

[Can Medical Debt on My Credit Report Be Used to Deny Employment?](#), *Pocket Sense*

Consumer Alert: [Free or reduced price healthcare through charity care programs](#), *California Dept of Justice, Office of the Attorney General*

[More Patient Protections For Hospital Billing In 2022](#), *Western Center on Law & Poverty*

Episode Transcript

Read the full [episode transcript](#).

Biography: Monique Davis

Monique Davis is a wife, a mother of two sons and three stepchildren and a nonprofit executive living in Southern California.

She has worked in housing finance over the last two decades, with the last decade working in the nonprofit affordable housing arena.

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