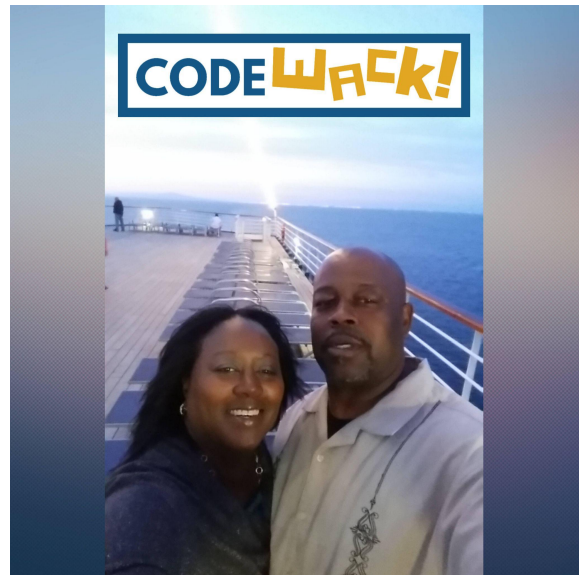


# Better off dead? The unbearable burden of medical debt

*Featuring Monique Davis*



## IN THIS EPISODE

This time on Code WACK! **What would you do if you were faced with thousands of dollars of medical debt? Would you file for bankruptcy or let the debt go to collections? What help is out there** for people facing such difficult dilemmas? **Would Medicare for All protect patients from the hassles and financial burdens that face ill patients today?**

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. This is the second of two episodes featuring Monique's harrowing story.

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

# SHOW NOTES

## WE DISCUSS

*How did you get your stem cell transplant, since you were in an HMO?*

"...the way that it works is an HMO contracts with a provider, cuz the stem cell transplants are a pretty specialized procedure and not all the hospitals actually have services to provide for them, for Amyloidosis. They don't have providers that can actually treat for it."

"So we were contracted with UCLA. So that meant that we had to leave Orange County and drive to UCLA three and four times a week. Right, and so it's the gas, it's the parking fees, cuz every day you go in it's a \$14 fee to park. So you know that in itself. And if you're doing that three or four times a week, times four or five. ... That went on for months." - **Monique Davis**

*What happened when you asked the Public Law Center for help?*

"...I wasn't really sure what my options were. And because of all the [collections] calls, right, I just - out of frustration - reached out."

"They gave me direction on how to handle them and what to say to them. And so that was incredibly supportive. It was incredibly empowering if nothing else, right? Because I figured that, you know, now I started to understand that I had rights and that's how I found out that the hospitals were required to set up payment plans." - **Monique Davis**

## *How has your experience affected your trust in the healthcare system?*

"the most important thing....is that it was so hard to navigate."

"...there's the whole financial component that's coupled with the medical procedures that you're receiving. ... there were times where they would tell us how much, and then we would still get an additional bill on top of the other bill because there's the specialist, there's the nurse, right? ... And so, you know, with one medical procedure, there could be three or four other bills on top of it."

"And so, you know, it's not transparent. It's just not transparent and it's really confusing. And I mean, I understand that we have great care in terms of the medical providers, but the business side of it is really complex and it, you know, there's no school for it." - **Monique Davis**

## *Looking back, how do you feel about your experience?*

"...it's one of those things where I'm incredibly grateful, right? So I don't, I don't want to ... send this message that like, 'oh, you know, I'm complaining, let's beat up on the medical providers.' That's not the message that I want to send."

"But it is one of those situations where it could have been a lot easier and [without] the stress and the anxiety and the pressure ... to ... pay the bills. I probably could have been healing a lot faster." - **Monique Davis**

## Helpful Links

[The Public Law Center](#)

[What is survivors' guilt?](#), *Medical News Today*

[What You Should Know About Chronic, Illness-Induced, PTSD](#), *The Mighty*

[Greater Patient Protections in Hospital Billing Starting 2022](#), *Western Center on Law & Poverty*

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

[FACT SHEET: The Biden Administration Announces New Actions to Lessen the Burden of Medical Debt and Increase Consumer Protection](#),  
*The White House*

## 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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