

*'How am I going
to pay this?'*
The struggle to afford
care in America



This time on Code WACK!

How do people get into medical debt in the first place? Sometimes it can happen when a **business reorganization** turns *employees with benefits* into *contractors with no benefits*. Or what if you live in one of [the 12 states](#) that did not expand Medicaid under the Affordable Care Act?

To find out, we spoke to **Venus Lockett**, a financial services professional who lives near Atlanta. Learn what happened when Venus's health took a bad turn while she was uninsured, and **nearly \$31,000 in medical bills came rolling in**.

Does it really make sense to have a healthcare system with no caps on patient costs? And **can anyone honestly say that employer-sponsored coverage is "best"** when the business sector is often in flux, whether from recession or pandemic?

SHOW NOTES

WE DISCUSS

In the spring of 2016, you had a sudden health emergency that put you into significant medical debt. Can you tell us what happened?

"...I didn't notice it, but my colleague did... that I was kind of slurring my speech

"So she ... pulled me off and ... when I got out to the atrium, they set me down. She said I was having a stroke. I didn't know it, but I was locked inside of myself. I couldn't even speak, you know? And so, ... they took my blood pressure [and] it was up over 200 ... "

"And so they asked me about going to the hospital and I was like, no, no, no, I didn't want to go. But they were like, '*your blood pressure's really high, you need to go.*' So that's what started the whole thing ..." – **Venus Lockett**

Why didn't you want to go to the hospital?

"So at the time I was unemployed. I was volunteering but unemployed. And so, you know, all I can think of in my mind is, you know, incurring ... bills that I might not be able to pay, you know, that was the main thing.

And then I also know that ambulance rides are kind of expensive and so <laugh> really in my mind I was like, 'my friend can take me around to the hospital' <laugh>, you know, so I just didn't want to incur those expenses. – **Venus Lockett**

So some time after you got home from the hospital, the bills started rolling in. What happened then?

"I'll tell you, when that bill came for \$26,000 and something, I about like had another mini stroke, I was just outdone at the cost of it, you know?

And so it was like, how am I going to pay this? I just started to worry. And then by me being unemployed, I didn't want that to hit my credit report.

And so just, you know, I tried to call to figure out how I could pay it and I think I must have made the call to the wrong organization or something because they told me there was nothing they could do, not even a payment plan. And that didn't seem right to me.

And so shortly after that I received, you know, more bills, but I just kind of set it aside for the moment while I got my mind wrapped around what just happened. <Laugh>. – **Venus Lockett**

Helpful Links

[If you lose job-based health insurance](#), *Healthcare.gov*

[The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid](#), *Kaiser Family Foundation*

[3.7 Million People Would Gain Health Coverage in 2023 If the Remaining 12 States Were to Expand Medicaid Eligibility](#), *Urban Institute*

[Stroke Symptoms](#), *American Stroke Association*

[Their toddler needed help. The ambulance bill was \\$2,438.](#) *Atlanta News First*

[1 in 10 Adults Owe Medical Debt, With Millions Owning More Than \\$10,000,](#) *Kaiser Family Foundation*

[How Medical Debt Affects Health,](#) *The Sycamore Institute*

Episode Transcript

Read the full [episode transcript.](#)

Venus R. Lockett - *Biography*

Venus R. Lockett is a pathfinder, connector, and convener in the Greater Atlanta area, throughout the State of Georgia, and beyond. She is passionate about providing knowledge and asset building strategies for residents in low-to-moderate-income communities to achieve economic success.

Venus firmly believes when we share our own stories and personal challenges, we have opportunities to help break down some of the barriers that hinder us from empowering the people we are purposed to serve.

She promotes and supports a culture of transparency and cross-sector collaboration to help achieve the shared goal that all Georgia residents become financially capable and secure, enabling them to participate in opportunities for economic prosperity that help build assets for future generations.

Venus wears a few hats in the Financial Services arena. She is currently housed in the City of Atlanta's Mayor's Office of Innovation and Performance on the Special Projects Team as the Program Manager for the Bank On Atlanta program. Bank On is a national program managed by the Cities for Financial Empowerment Fund (CFE Fund), focused on ensuring everyone has access to safe and affordable financial products and services.

Venus is also the Founder and Chief Empowerment Officer of Urban Asset Builders; the organization is a Prosperity Now Community Champion in Georgia and a member of the FDIC's Money Smart for Small Business Training Alliance. Venus also serves as the State Chair for Money Smart Week® Georgia, a formal campaign she initiated in 2012 for the state in partnership with Money Smart Week® National. Money Smart Week is a national public education program coordinated by the Federal Reserve Bank of Chicago that empowers people with the knowledge and skills to make better-informed personal financial decisions.

Venus is a mother of three, "Nahni" to two grandchildren, and resides in Fairburn, Georgia.

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