



Charity Care?

'If you don't ask, they're not going to tell you'

Dispatcher: 911, what's your emergency?

Caller: America's healthcare system is broken and people are dying! (ambulance siren)

Welcome to **Code WACK!**, where we shine a light on America's callous healthcare system, how it hurts us and what we can do about it. I'm your host, **Brenda Gazzar**.

This time on **Code WACK!** What would you do if you found yourself unemployed, uninsured, and faced with more than \$30,000 in debt from a medical emergency? How would you cope and to whom would you turn? And how might single payer Medicare for All help alleviate the stress patients face around medical debt in America? To find out, we spoke to **Venus Lockett**, a Georgia resident who owed tens of thousands of dollars after suffering a mini stroke that led to a short ambulance ride and one night of hospitalization in 2016. This is the second episode in a two-part series with Venus.

(5-second music stinger)

Q: Welcome back to Code WACK!, Venus. So last time you told us about how you faced more than \$30,000 in medical debt after you suffered a mini stroke, our rush to the hospital while you were uninsured and unemployed. Can you tell us how owing all of that money affected you and your life?

[\(01:20\)](#):

Lockett: Just having that cloud, that cloud of debt hanging over you and my thing is, you know, we know how important credit is when you're going for jobs or renting an apartment and all that and at the time I didn't know if medical debt would affect any of those things. So the big worry was having that hit my credit report – being on there for an unpaid bill and then now I'm looking, you know, <laugh> like I'm not credit worthy as a result. And so, you know, you always have that shadow, but at the same time there was nothing I could do at the time about it so you just kind of set it aside and pray about it.

[\(01:51\)](#):

Lockett: Right. And had you fully recovered from your mini stroke at that point?

[\(01:56\)](#):

Lockett: I had. I had. And it taught me how you say because this world would be this much lighter without you there. Right. And it taught me about getting sleep and you know, and where my priorities were. During that time, I was staying up late, getting up early, you know, just really pushing it.

[\(02:10\)](#):

Yeah. The universe can give us gentle nudges sometimes.

[\(02:13\)](#):

Lockett: Absolutely.

[\(02:14\)](#):

Q: Well, I'm so glad you're feeling better.

Lockett: Yes.

Q: So how are you able to ultimately resolve this outstanding medical debt?

[\(02:21\)](#):

Lockett: So, you know, in the space that I was volunteering in, in the financial services space, I had a lot of connections and relationships. So I went to a meeting with the Consumer Financial Protection Bureau and Georgia Watch has been a longtime partner and they were sitting there talking about the different advocacy areas they were talking about. And they brought up this guide that Berneta had

written. It's the guide to medical debt, the Georgia Consumer Guide for Medical Bills and Debt.

[\(02:46\)](#):

Berneta Haynes, a former director of the consumer advocacy organization. Georgia Watts is an Atlanta based staff attorney with a national consumer law center. One of her major areas of focus is medical debt.

[\(02:56\)](#):

Lockett: And so I'm listening to her and at the end of it I asked her, I said, you have a copy left, may I have it? And they gave it to me. So you know, I got home and I read through it and I followed the steps on one of the pages for if you owed a bill. I called and I didn't know anything about charity care at all.

Charity care is free or discounted health care that many hospitals offer to those who can't otherwise afford to pay for necessary treatment.

Lockett: And I called and they put me on hold and came back and told me that that bill had been forgiven based on the information that I followed in that book.

Wow.

Lockett: That guide.

[\(03:25\)](#):

Q: Amazing. Again, the guide is the Georgia Consumer Guide for Medical Bills and Debt. You can find a link to the guide and more in this episode's show notes. How did you feel knowing that it was forgiven?

[\(03:38\)](#):

Lockett: Just relief and then, you know, it was an eye-opening moment because we don't know about these things, you know what I mean? There needs to be more awareness and education in the communities, especially the communities we serve. And so that was a blessing for me. So I've spent my time sharing that information with others. It was such a weight off, I couldn't believe it. It was such a blessing. It really was.

[\(03:58\)](#):

Wow. And what good fortune that you were there at the meeting.

Lockett: Yep.

And Berneta Haynes of the National Consumer Law Center was there.

Lockett: Yep.

That she had that guide with her and that you followed the steps to a T.

[\(04:11\)](#):

Lockett: Absolutely. Well at the time she was with Georgia Watch, but I didn't know anything about that guide until that day. And like I said, by her giving it to me and me reading through it and then I got on the phone and followed those steps right down to it. And I'm telling you, I couldn't believe it, but you know, the almost \$30,000 worth of debt because I got on if I'm correct and called a couple of the others, the only bill that I had left over and that was my fault, was the first bill for \$200 and something dollars that I forgot about to add in there. And so, you know, I, I had to pay that in but everything else was forgiven based on that.

[\(04:43\)](#):

Q: Wow, I'm so glad to hear that. Did they look at your income or what did they look at to make that decision?

[\(04:49\)](#):

Lockett: I let them know that I was unemployed and that, you know, I didn't have income at the time and so yes they did take that into consideration and whatever the verbiage was in that book and Berneta drilled down on the things that you needed to say and that's what I said and it resonated with them and you know, they got it on that end.

[\(05:07\)](#):

Q: Amazing. And what was the name of the guide again?

[\(05:11\)](#):

Lockett: It's the Georgia Consumer Guide for Medical Bills and Debt. If you Google it, you can find it and it's on Georgia Watch's website.

[\(05:17\)](#):

Q: Wonderful. Thank you. I'm so glad that this has a happy ending for you.

[\(05:22\)](#):

Lockett: Yes, yes.

[\(05:24\)](#):

Q: *Do you ever worry that this can happen to you again, Venus?*

[\(05:26\)](#):

Lockett: Yeah, absolutely. But you know, now I have insurance, but you know, I have friends and other people that I've talked to that have gone through the same thing and I've shared this guide, but yeah, you know, we never know when we're going to have an emergency, you know, we can't call that out, so. Absolutely. So it just reinforced the need to have insurance, some kind of insurance to help, you know pay for things. I'm not one to run to a hospital. A lot of times, you know if I have a headache or whatever, I'll just, how do you say, just deal with it, but, you know, this kind of thing here, you know, without any kind of backup or support or any kind of coverage can be devastating.

[\(06:04\)](#):

Q: *Right. Wow. So the friends you know, who have had medical debt, were they able to get their debt forgiven also?*

[\(06:10\)](#):

Lockett: You know, one of them the bill had been there for such a long time and I think she told me she tried and couldn't. I think she had already started making payments or something, couldn't understand why it worked for me and maybe not necessarily her. There were a couple other people that they did, you know, get the charity care and got their bills (forgiven). Now I can't tell you what the amounts were, you know, but yeah.

[\(06:32\)](#):

Got it. Thank you. So the charity care, was that through the hospital you were treated in?

[\(06:36\)](#):

Lockett: Yes, yes. Because they came back and tapped into it. And you know what I found funny is that when I made the initial call, and that's why I'm thinking that I made it to the wrong organization, that's something that I think they should have

presented to me. It's almost like if you don't ask, they're not going to tell you. But when I called back and followed those steps, it was instantaneous.

[\(06:57\)](#):

Q: *Hmmm. Too bad. They weren't more transparent about that. So do you have any thoughts on Medicare for All, which would provide healthcare to every American resident regardless of their employment status? If you had something like that back when this mini stroke happened, do you know how that might have affected you and your life?*

[\(07:14\)](#):

Lockett: Yeah, being that I don't run back and forth to the hospital, you know, having that in place would've alleviated my hesitancy, you know what I mean? To go for a life-threatening issue, you know, because I'm thinking about really, I was thinking about bills over, you know, my life. But it, you know, it'd been a little bit more peace of mind. It's not like that I would've utilized it possibly on a regular basis because I don't run back and forth like that. But it definitely would've meant peace of mind in some kind of way.

[\(07:41\)](#):

Right, and peace of mind is invaluable.

[\(07:44\)](#):

Lockett: Mm-Hmm.

[\(07:44\)](#):

Q: *What would you want people to know, Venus, who are facing medical debt today?*

[\(07:48\)](#):

Lockett: I would want them to be educated on what the options are. They don't know about charity care. They don't know, you know, how to handle the debt. And so it is about raising awareness and educating people. So just to let them know that, you know, you can get past the brick wall that you think is there. There are other options out there to assist.

(5-second music stinger)

[\(08:14\)](#):

Thank you Venus Lockett. To learn more about medical debt, how it affects our lives and what we can do about it. From consumer advocate and attorney Berneta Haynes, check out these two Code WACK! Episodes – A perfect storm: racism, chronic illness and medical debt, and Punished for being poor.

You can find links to the interviews on our show notes. They're worth the listen.

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