



‘How am I going to pay this?’ The struggle to afford care in America

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's the potential price tag of not having health insurance in America? How much could you wrack up in bills for an ambulance ride and a night of hospitalization if you're not insured? To find out, we spoke to **Venus Lockett**, a Georgia resident who faced tens of thousands of dollars of medical debt after suffering a mini stroke while unemployed in 2016.

Welcome to Code WACK! Venus.

Lockett: Well, thank you for having me.

Q: *Awww. We're so excited to have you. When I first heard about your story from Berneta Haynes from the National Consumer Law Center I felt so much sympathy for you and everything you went through. And I'm so happy that you agreed to talk to us about your medical debt. And we'll get into that in just a minute. But*

before we do, tell us a little bit about yourself. Where do you live and what do you do?

Lockett: Sure. So I currently reside in Fairburn, Georgia, which is near the Atlanta Airport, maybe about 15 minutes and so currently I am employed with the City of Atlanta as the program manager for the Bank On program. We work to bring unbanked and underbanked people into the financial mainstream.

That sounds like important work.

Lockett: Absolutely

Q: Are you from Georgia originally or where are you from?

Lockett: I am originally from Ohio, but I moved to Georgia in 1985, so I think I can be considered a peach.

Q: I love that. So Americans are saddled with at least 140 billion in outstanding medical debts, which hits the poor, and those living in America's South the hardest. In the spring of 2016, you had a sudden health emergency that put you into significant medical debt. Can you tell us what happened?

Lockett: Sure. So I serve as a state chair for the Money Smart Week campaign, which is managed by the federal Reserve Bank of Chicago. But the Atlanta Fed is our supporting partner in our district. And so every year they host our kickoff luncheon and during that kickoff luncheon we usually award scholarships to students, you know, based on the winners of the essay contest. So this particular year I'd been up all night preparing and when I got to the Fed first thing, I erased my presentation by mistake and then the student forgot his essay to read and so I was kind of in a tizzy a little bit and so by the time I got up to the podium to speak, I didn't notice it, but my colleague did that I was kind of slurring my speech and that kind of thing.

So she rushed up there and, and took me by the other arm and pulled me off and she must have motioned to my other co-chair to come and take my place. And so when I got out to the atrium, they set me down. She said I was having a stroke, I didn't know that, but I was locked inside of myself. I couldn't even speak. Luckily the Fed has emergency people on site and when they came, they took my blood pressure, it was up over 200, and I couldn't speak with them and they took it a couple of times. 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,<Laugh>.

Q: Wow. And, why did you say you didn't want to go?

Lockett: 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 I say 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.

Q: So what happened? Did your friend end up taking you?

Lockett: No, so I finally agreed because it was so bad to go in the ambulance. And when I got in the ambulance they hooked me up to all kinds of stuff and the hospital was just like a few miles away and then I get to the hospital to the emergency room of course, and they, you know, put me in a room and then ended up staying overnight. They ran all these tests and told me that I had a transient ischemic attack, which is a mini-stroke, which is not uncommon in our arena because what we do is a work of heart and we really, really, you know, are committed to this work and it is heartfelt so it's not uncommon.

Q: Oh wow. That's a really interesting point. So then how long do you end up staying in the hospital?

Lockett: I just stayed overnight, believe it or not, <laugh>. I think I left the hospital maybe about 12 (p.m.) or 1:00 that next day. But throughout the night I was under observation and they ran, you know, all kind of tests on me to figure out what was going on.

Q: And then what happens next?

Lockett: So, I leave and you know, I'm at home recovering for the weekend and that kind of thing and so not too long after that, I don't remember how many days or whatever. So I got one bill that was \$200 and something dollars. Right. And I'm thinking, you know, that it was naive of me cuz I really don't go to the hospital. But 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.

Q: Wow and didn't they give you a deadline? Like you had to pay it within a certain timeframe?

Lockett: Yeah. That deadline, if I'm correct, was about almost like three weeks to have that done. And, you know, by being unemployed and that amount of money, I'm like, what in the world? And that's why I got on the phone to call.

Q: Yeah, right, and you were uninsured at the time? You didn't have any health insurance?

Lockett: None, and I do remember calling to see about getting on Medicare maybe about a year before that. And so that program wasn't available, you know, to me.

Q: Are you talking about Medicare or Medicaid?

Lockett: One of the two always gets them confused. Yeah. Whatever it was, it wasn't available to me, you know, at the time. But yeah, I didn't have any kind of insurance.

Q: Got it. Can I ask how old you were at the time?

Lockett: 57.

Okay. So it was probably Medicaid because Medicare is generally for people who are 65 and older. And I know Georgia is one of the states that hasn't expanded Medicaid under the Affordable Care Act to cover more low-income residents.

Lockett: Yeah, That's right.

Q: Got it. So then you're unemployed, you have \$26,000 in medical debt that you need to pay off in three weeks, what do you do?

Lockett: You know, at the time there wasn't anything that I could do, you know especially since I had made that phone call and, and you know there was no assistance to me, What can you do but just kind of, you know, leave it there, but in the meantime you're worrying about, you know, this stuff hitting your credit report and being on there, you know, and we all know how credit is really important to your asset building.

Q: Yeah. Yes. Okay. Then you received a few more bills after that. <Laugh>. Tell us about the other bills that you received.

Lockett: Okay, so after the 200-something dollars bill, in that bill, you would think that was all right. So I received a couple more bills from a couple of doctors who, you know, had seen me while I spent the night there. And then bills for like the, you know, different X-rays and I was just kind of outdone that they weren't included in, you know, that bill. And then when that ambulance bill came and I was thinking, you know, I knew I shouldn't have, you know, <laugh> taken the ambulance to the hospital and let my friend take me around because it was almost \$2,000 for that ride for a few miles. And I know that they hooked me up to, you know, different things in there to monitor my heart and that kind of thing. But you know, that was a lot for a ride for about five or six miles, you know?

Q: That is a lot of money. Wow. So what's the total that you're owing now?

Lockett: So after that point, it was a little over \$30,000 that I ended up owing. Yeah, It was almost \$31,000 if I remember correctly. Almost \$31,000 between the \$26,000 to \$200 and something, and then the doctor's bills and the X-ray bills that came. Yeah.

Q: So what is going through your mind at this point, Venus? Are you giving up? Are you trying to find out what to do?

Lockett: So, you know, after trying to talk to those different people that sent me the bills, I think the ambulance, they reduced it a little bit, but I still had a balance, right? And so I think I started making payments on that when they set me up on a payment plan for that but the other ones I was told that like even if you sent like \$5 in or something, they have to accept it, and I think I might have sent like \$5 in a couple of times on those other bills because I didn't have any, you know, steady income at the time.

But at the same time, you're still worrying about it because like I said, the main thing was the hit on the credit report, you know, and didn't want it, you know, it's not like a bill that I went out and shopped for, you know, and incurred that bill that was, you know, an emergency. And I was just worried about it, you know, preventing me from being able to do things down the road.

Q: Right, right, right. So I'm curious, how long had you not had health insurance?

Lockett: It had been a while. I think it had been some years actually because I'd been volunteering for a few years before this so it had been a few years.

Okay. And so when, when you had your previous job when you were employed, did your insurance come with your job?

Lockett: Oh, it did. What happened with that is that, you know, the company was sold to another company and you know how they let people go and that kind of thing. And so I did like an independent contractor, but that didn't come with insurance and, you know, I never really worried about it. I was in pretty much, you know, good health so that was, you know, not something that was at the forefront of my mind.

Thank you Venus Lockett. Join us next time when we continue our discussion with Venus and hear how she coped with her more than \$30,000 of medical debt at a time when she was both uninsured and unemployed.

Do you have a personal story you'd like to share about our wack healthcare system? Contact us through our website at heal-ca.org.

Find more Code WACK! episodes on ProgressiveVoices.com and on Nurse Talk Media. You can also subscribe to Code WACK! wherever you find your podcasts.

This podcast is powered by HEAL California, uplifting the voices of those fighting for healthcare reform around the country. I'm Brenda Gazzar.