

**Commercial health
insurance:
Is denying care
the business model?**

featuring
Kimberly Soenen



This time on Code WACK!

What's the impact of commercial health insurance Denial-of-Care tactics? Who "wins" when new employees have to wait three months before their health insurance kicks in? What devastating physical, financial and emotional consequences did one young woman face after she was seriously injured during such a waiting period?

To find out, we spoke to **Kimberly Soenen**, founder of the Chicago-based **["SOME PEOPLE,"](#)** a not-for-profit organization and multiverse channel dedicated to removing barriers to healthcare access. *This is the first episode in a two-part series with Kimberly.*

Soenen is the Chief Operating Officer (COO) of AMPERS Radio Association. All views expressed during this podcast are her own.

SHOW NOTES

WE DISCUSS

Talk about your work and your background. How did you become interested in the issue of healthcare reform?

"I've been working in health journalism and journalism as a producer, editor, and curator for about 25 years, and what catapulted me into that work was an injury.

"After that injury, I was working as a journalist and a producer and communication strategist. And also in my personal life, I started becoming extremely engaged in the single payer movement in the United States." – **Kimberly Soenen**

Tell us about your injury.

"It was 1996 in Chicago, and I was just back from working in Europe ... And I was working full time at a restaurant called the Big Bowl Cafe in Chicago, which was part of a restaurant chain that's pretty prominent.

"When I was hired, there was a 90 day waiting period for health insurance. ... I was commuting to that job on my bicycle. I was cycling down North Avenue in Chicago, and right at the intersection of Mohawk, a driver came over an intersection of construction and he hit me and I went over the top of his pickup truck. Witnesses said that he appeared to be disoriented, and he was confused by the construction, and he hit me at a very high velocity.

"That incident changed my life..." – **Kimberly Soenen**

How did your health insurance respond?

“Well, that was day 88 of a 90-day waiting period. So back then it was very, very common for companies and employers to make employees wait 90 days for commercial health insurance. And the public reasoning behind that was in case the employee was fired, if it was a probation period, et cetera, et cetera.

“But really it's just another denial mechanism for commercial health insurance companies. So I was on day 88 of a 90-day waiting period. So what that meant for me and my pelvic injury was that anything related to my injury was not gonna be covered going forward. And [that was] before the ACA [Affordable Care Act] was implemented,

“‘Pre-existing conditions,’ you know, that was another term and mechanism architected by the commercial health insurance industry to deny care. And so everything going forward related to that day, and that injury, was not covered.

“And so I began paying out of pocket for physical therapy. I began paying out of pocket for anything medicine-related to pain management. And so those out-of-pocket costs all add up. And it's very difficult to be paying premiums and deductibles and then, in addition, over the top paying out of pocket for care.

“So that's what really pushed me in the direction of bankruptcy, personal bankruptcy from medical bills and hyperinflated medical bills.” – **Kimberly Soenen**

Helpful Links

[SOME PEOPLE \(Every\)body](#), *Kimberly Soenen, Executive Producer*

[What Is a Waiting Period for Health Insurance?](#), *Health for California (a storefront for Covered California)*

[Reasons for Health Insurance Claim Denials and What You Should Do](#), *VeryWell Health*

[Health Insurers Have Been Breaking State Laws for Years](#), *ProPublica*

[Impacts of Medical Debt](#), *Colorado Center on Law & Policy*

[Medical debt in US associated with worse physical and mental health, premature death: Study](#), *ABC News*

Episode Transcript

Read the [episode transcript](#).

Guest Biography - Kimberly Soenen

Kimberly Soenen is the founder of "[SOME PEOPLE](#)," the multiverse journalism channel that examines the people, processes and systems that constitute the maintenance of, and barriers to, health.

Her areas of expertise include White Collar Healthcare Crime, Best Practice, Quality of Care, Universal Healthcare policy, Fear of Reprisal-Free Cultures and Do No Harm business ethics.

Her writing and editing have been featured in the Index on Censorship, New York Times Well, Loyola Magazine, Washington Post, Chicago Magazine, San Francisco Chronicle, Chicago Tribune Magazine, Chicago Health magazine, The 2nd Hand, MILK, NPR, CNN, MinnPost, Pro Photographer, and the History in Africa Journal by Cambridge University Press among others.

She reads essays about the American approach to, and model of, healthcare live on stage frequently.

She is a member of the USC Annenberg Center for Health Journalism and a graduate of Benet Academy College Prep and Loyola University Chicago. She is the managing editor of [**THE FINE PRINT**](#) Global Health magazine on Substack.

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