

In Debt and Desperate: The Hidden Cost of Getting Sick

Featuring
Susan Greenberg
CEO, National Consumers League



This time on Code WACK!

What is medical debt? *Let's look at what it's not.* It's not excessive spending on a pricey vacation, or on designer clothing or expensive watches. Medical debt usually happens when an unexpected accident or illness lands you in the emergency room or the hospital. *Focus on the word 'unexpected.' Then add the word 'expensive.'*

Today we're talking about the hidden costs of getting sick in America, the patients whose lives have been upended by medical debt, and why the system is failing the people it's supposed to serve.

Joining us is **Sally Greenberg, CEO of the [National Consumers League](#)**, the nation's oldest consumer advocacy organization, working with both consumers and workers since 1899. This is the first of two episodes with Sally Greenberg.

Check out the [Transcript](#) and Show Notes for more!

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WE DISCUSS

Can you share an example of how hospitals treat patients who owe them money?

Greenberg: There's a woman ... who learned that her bank account and paychecks were placed on a legal hold by a law firm that was representing Johns Hopkins [Hospital], over \$5,000 in unpaid medical bills....

She works as a security guard for \$15 an hour. She checked her account. She thought she had \$152 in it. So you can imagine this is a person of very limited means.

And she found out that the law firm had taken all of her money from the account, and now she was facing, um, bankruptcy, which is not an uncommon situation for people of modest means who have medical debt. She was treated twice at the hospital. She had some depression episodes. She gave birth to a baby. She was never told about the access to charity care at the hospital.

Clearly, she is somebody at a \$15 an hour job with \$152 in the bank, should have been processed when she came into the hospital and given access to charity care, which by the way, these hospitals have huge amounts of support and funding for.

There's a 340B [federal drug pricing] program where they get massive discounts on drugs and pharmaceuticals that they're supposed to pass on to patients.

And what we've found is that many of them don't pass that on to patients, and they don't do any processing of patients to ensure that those who are supposed to get access to charity care are getting it.

Helpful Links

[National Consumers League](#)

[The Impact of the One Big Beautiful Bill Act on Healthcare Accessibility Nationwide](#), *National Consumers League*

[Johns Hopkins Hospital sues patients, many low income, for medical debt](#), *Washington Post*

[Medical Debt Statistics in US 2026 | Key Facts & Data](#), *The World Data Insight Hub*

[Thousands of Poor Patients Face Lawsuits From Nonprofit Hospitals That Trap Them in Debt](#), *Propublica*

[Medical Debt Ecosystem: The Mechanized Wealth Extraction From America's Patients](#), *Stanford Medicine*

Transcript

Read [the transcript](#).

Guest Biography - Susan Greenberg

Sally Greenberg is a champion of consumer and worker rights and joined the **National Consumers League** (NCL) as Executive Director on October 1, 2007. An expert on a broad spectrum of issues, Sally has testified before Congress and federal agencies on privacy matters, food labeling, geopolitical tracking, teen financial literacy and NCL's teen LifeSmarts program, child

labor, fraud, product safety, data privacy, auto safety, and prescription drug access, safety and affordability. In 2022, Sally assumed the role of CEO, continuing to advance NCL's mission of advocating for fairness and transparency in the marketplace.

Sally brings extensive experience in nonprofit leadership, serving on prominent boards and advisory councils. She is currently a member of the Board of Directors for the Fair Labor Association and the Alliance for a Stronger FDA. Additionally, she serves on the Advisory Council of Tzedek DC and participates in the ANSI Consumer Information Forum. Committed to her community, Sally volunteers as Co-President of Temple Sinai Women of Reform Judaism.

Sally's thought leadership extends to writing, with publications including a chapter, *"Who's Minding Our Business,"* in the National Museum of American History's 2015 volume, *American Enterprise*, as well as numerous law review articles and an Amicus Brief to the U.S. Supreme Court.

Host Biography: Brenda Gazzar

Brenda Gazzar, the host and co-producer of **Code WACK!**, has produced over 300 weekly podcast episodes, topping 400,000 downloads. A skilled interviewer and storyteller, Brenda brings nuance, curiosity, and clarity to every conversation.

Brenda has worked as a multilingual and award-winning reporter with more than two decades of experience in California and the Middle East.

Her work has been published by Reuters, Ms. Magazine, USA Today, Los Angeles Daily News, the Orange County Register, The Wrap, The Jerusalem Post, Cairo Times, and numerous other publications. She speaks Spanish, Hebrew, and moderate Arabic and is the recipient of national, state, and regional awards.

Brenda also enjoys being a life coach, helping people align with their purpose so they feel fulfilled while achieving their boldest dreams. Brenda's work is grounded in a belief that systemic change and personal growth go hand in hand — and she's here for both.

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