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Paying for Health Care When You're Uninsured: How Much Support Does the Safety Net Offer?

Personal Stories from the Field

1. “The hospital refused to see me when I needed to get a tooth pulled, because I owe money. I couldn’t make a doctor’s appointment and so ended up pulling the tooth myself. I went to the emergency room under a false name to get help. I know it’s against the law, but I was in so much pain that I did what I had to do.” *(Story provided by Champaign County Health Care Consumers (CCHCC), Champaign, IL)*
2. “I’ve been contacted all the time by the hospital’s collection agency. They call 24/7. I tell them that I’m trying to pay and I will call them when I can pay, but they keep calling me. The collection agency wrote my landlord asking how much rent I was paying and where the money was coming from. My landlord was a friend, so he told the collections agent nothing. But I had to move because I didn’t want to be served a subpoena because they’ll take me to jail. Now I live with my mother. I’ve been garnished. They took 1/3 of my wages for one year. This made me embarrassed and violated my privacy because the collections agency came to my work and talked about this to my supervisor in front of my co-workers. I have to switch jobs because if I’m any place too long, my social security number shows up, they’ll start garnishing my wages again. I’m too scared at work, so I’m always on edge because I know the collection agency is coming. I increased my hours to pay for my bills, but then I had to pay the babysitter more, so it hardly did any good, so I just quit work because I had no babysitter. My youngest child caught on fire while I was sleeping. I was that tired from working so hard, they had to kick in the door to rescue me because I slept through the fire. I have a lot of anxiety and depression. I’ve developed bleeding ulcers because of the stress of the medical bills.” *(Story provided by CCHCC, Champaign, IL)*
3. “The hospital won’t see me again because I owe them money. The only time they said they would see me was when I was pregnant. Then they sent me a \$1500 bill even though I had insurance for the baby. I called and they admitted that it [the bill] was a mistake.” *(Story provided by CCHCC, Champaign, IL)*
4. “The hospital financial people were really rude to me. They made me feel like I wasn’t trying to pay my bills, but I was. It’s just that I can’t pay \$500/month making \$6.50/hour.” *(Story provided by CCHCC, Champaign, IL)*
5. “I tried to buy a house, but I couldn’t because my medical bills were on my credit report. I was even turned down from public housing.” *(Story provided by CCHCC, Champaign, IL)*
6. “I even offered to do volunteer work [at the hospital] to help pay off the bill. I’m desperate and will do anything to pay off my bills. I even offered to sweep and mop.” *(Story provided by CCHCC, Champaign, IL)*
7. “I’m supposed to pay \$45 per month, but because I got behind, they’re saying they want the full amount. I don’t have that kind of money. Now that it has affected my credit, what’s the point of trying to pay in one lump sum? I think there should be some consideration of people who try to pay it off. I’ve got three kids and

they're not cheap to raise. You're damned if you do, and damned if you don't. I applied for Medicaid. They asked if I had a car. I said yes. They said we can't help you because you have a car worth more than the amount allowed for a person to get assistance. Unemployment is trying to get out of paying. My car stopped me from getting medical and financial assistance, anything. But I had to keep the car because I had to go out and search for another job. I had surgery and had to have bed rest for six weeks. After that, I still had to get back on my feet. It took another two weeks to get a job. I had already borrowed from everyone in my family and friends. My rent hadn't been paid. Everything was adding up. I had to work overtime every day to catch up on the major things like rent. Now there are people bugging me for medical debt. I'm not going to take food out of my kids' mouth to pay a medical bill to save my credit! It doesn't make sense. I feel like there is no consideration for the unemployed. It [medical debt] has made me feel that if a medical problem isn't killing me, don't go to the hospital. Just deal with it because you can't afford another medical bill. I just don't want the harassment." *(Story provided by CCHCC, Champaign, IL)*

8. "I feel worthless because I can't go back to school or work because I am sick and I have no money. I have to move a lot because with so many medical bills, I have to keep moving into cheaper and cheaper places to be able to pay the bills. [Because of medical bills,] I couldn't move back or even go visit my family in Africa, meanwhile my father died and I didn't even get to say goodbye. All my clothes are from the Salvation Army, and that lowers my self-esteem. I am not able to get enough food. People tell me I look gaunt and emaciated. I can't pay my electricity bills, I'm \$160 behind. I have tried to save \$500 [to move back to Africa] for years and years, but can't do it. I had to drop out of school because my health was failing. Then I worked to try to pay off the [medical] bills. Then I got too sick to work. I was in a lot of pain because of the dental infection which I couldn't get treatment for because I had no money, and took so many pain killers that I couldn't drive for two years because I was on so much medication." *(Story provided by CCHCC, Champaign, IL)*
9. A woman separated from her husband due to domestic violence. She and her two children live with her sister in the Columbus, Ohio area. She has \$1500- \$2000 in medical bills from four hospitals incurred when she and her husband were still together. It is unlikely that her husband will be ordered to pay these bills in the divorce case because most are for her treatment and are in her name. Even if her husband is ordered to pay, he probably will not. Recently, she had to purchase new tires for her car. This is a huge expense for her because she only earns \$10,720 per year at her new job. The retailer offered to extend a 90-day "same as cash" loan, but she failed the credit check. Except for the medical bills, she has no other debts. She was not able to purchase the tires. *(Story provided by Cincinnati Legal Aid, Cincinnati, OH)*
10. Mrs. P is looking for health care access for her husband who recently became unemployed and lost his insurance. They live in a small town in Massachusetts. Years ago, it was a thriving industrial community, but it is now home to many older residents who were once employed in the mills and factories. Mr. P is a diabetic, and needs daily medications and medical equipment. It is unlikely that he will be able to work again. Mrs. P has insurance through her job as a home health care worker, but can't afford to pay the premium to include her husband. He is collecting unemployment benefits of \$196 bi-weekly, but either was not told (which happens often) or didn't understand that he is eligible to get help accessing health care (with COBRA assistance payments, or a Blue Cross plan that pays 80% of most costs) for the duration of his unemployment benefits.

Mrs. P makes about \$19,000 per year. Combined with her husband's unemployment, their gross income is less than 200% of the federal poverty level, making him eligible for the Massachusetts uncompensated care pool (a state program that reimburses hospitals for a portion of the uncompensated care they provide). Unfortunately, the hospitals in their community do not provide free medications on an out-patient basis. I gave them the number for a Massachusetts program called MassMedline, which helps families apply for the drugs that pharmaceutical companies make available to low-income families. These are fairly short-time

solutions for their problems, but currently no others exist. *(Story provided by Health Care for All, Boston, MA. Contact through Michelle Lee at HCfA, (617) 275-2904)*

11. A 53-year-old farm worker was taken to the local community health center by an outreach worker and a community health promoter after they were approached by him asking for assistance during the Day of the Farmworker Health and Information Fair. He had an acute pain in his stomach and was urinating blood. The clinic referred him to the local hospital's emergency room, where he was admitted due to his critical condition. He was diagnosed and told that he needed an operation. After the hospital's admitting personnel found out he didn't have insurance, they told him that the surgery would cost approximately \$24,000 and that he needed to place a down payment before he could be operated on. Since he didn't have the money and didn't qualify for welfare assistance due to his immigration status, he was stabilized and discharged from the hospital. He was told to go and find money to pay for his surgery. *(Story provided by Campesinos Sin Fronteras, Yuma, AZ)*
12. A 27-year-old undocumented worker from Michoacan, Mexico was working at a large factory in western Palm Beach County. He lived with five other migrant workers in substandard housing and was hired on a day-by-day basis for a job that was contracted out to a smaller subsidiary. At the factory, a motor blew up in his face. The supervisor immediately fired him and sent him home. His friends drove him 40 minutes to an ambulatory clinic, where he was found to have third degree burns over much of his body. They treated him and gave him some medication but without health insurance, he couldn't afford to get follow up care or fill a prescription. In the days following the accident, he was dependent on salves made from the bark of trees by local Mexican women. He has not fully recuperated. The incident inspired Father John of St. Mary Catholic Church in Pahokee to make an arrangement with a local pharmacy to obtain medications. The consumer finds out the cost of a drug; Father John then makes out a coupon for that amount and the patient takes it to be redeemed at the pharmacy, which then gets reimbursed by the St. Vincent DePaul Society. *(Story provided by St. Mary Catholic Church Clinic, Pahokee, FL)*
13. Ms. M. works in accounts receivable, making \$9.50 per hour. She was not offered insurance during the open enrollment period at her work, but became insured as of January 1st, 2003, paying \$45 per week. Her husband makes \$600 per week as a mover. He pays \$18 per week for health insurance because of his diabetes, but could not afford the \$80 per week for family health insurance to cover his wife. Their income is too high to qualify for hospital free care programs.

Ms. M. required an emergency hysterectomy in November when she was uninsured. At that time she was also diagnosed with diabetes, a urinary tract infection and yeast infection in her blood. She has already received a \$6,000 bill from the hospital that did her initial intake, where she had a two-day stay and CT scan. She has not yet received bills from the hospital where she had the operation, but guesses it will be upwards of \$15,000. She pursued and qualified for some free care at the first hospital, and her bills there have since been reduced to \$4,365.

Once she receives all her bills, she will try to obtain a reduction in her bill as well as a hardship grant. Meanwhile, she qualified for short-term disability and had one month of work paid, though she will need at least two to recuperate. While Ms. M. was uninsured, she saw her gynecologist regularly (but not her other doctors) and relied on the gynecologist's kindness in providing care at reduced fees – the doctor once charged Ms. M. \$50 for a \$300 procedure to remove a vaginal cyst. *(Story provided by Ecu-Health Care, Inc., North Adams, MA. Contact through Chip Jaffe-Halpern at EHC at (413) 663-8711)*
14. A woman who makes \$17,000 per year owes \$5,000 for colon cancer surgery, and will receive some help from the Massachusetts uncompensated care pool (which reimburses hospitals for a portion of the uncompensated care they provide). When she was diagnosed with cancer, she felt hopeful because she was able to get treatment, but when she found out her insurance wouldn't cover the procedure, she lost hope and thought she would die. *(Story provided by Ecu-Health Care, Inc., North Adams, MA)*

15. A woman who earns \$12,000 per year and hasn't had health insurance for 10 years incurred debt (\$1,000 - \$5,000) from a sprained ankle. She is an insulin dependent diabetic and has avoided needed laboratory work. She is self-treating and "hopes she is healthy." (*Story provided by Ecu-Health Care, Inc., North Adams, MA*)
16. A woman, who with her husband earns \$27,000, injured herself at home and incurred \$4,000 in medical debt; she is paying \$25 a week. She is now afraid to go back to the hospital even when sick because of her fear of the bills. She currently suffers from migraines and tendonitis that should be checked out, but she is afraid to go for help because of the cost. (*Story provided by Ecu-Health Care, Inc., North Adams, MA*)
17. A social worker (based at a high school) called a local social service agency about a student whose parents had come to see her seeking assistance. Their 17-year-old daughter had gotten sick the previous night, and was taken to an emergency room near her home. She was diagnosed as having a mass that needed to be removed. When the parents explained that they did not have medical insurance or the ability to pay for the surgery, the girl was discharged and given instructions to follow-up with a surgeon. (*Story provided by Gateway to Care, Houston, TX*)
18. An uninsured 60-year-old female was having bladder problems and was hospitalized when her kidneys stopped functioning. She remained in the hospital for five days and was told she probably would end up in dialysis. At the end of the five days, when the patient was running out of patience and strength, she was informed that there was a treatment that would probably save her from dialysis and could make her kidneys start to function. She was informed that she needed to pay \$7,500 in advance -- prior to having surgery. She was only able to get the treatment because she had a large family who got together and came up with the money that was needed. The patient could not believe that, just because she did not have insurance, the hospital had waited five days to inform her that there was an option besides dialysis, and felt that she might have died during that time. (*Story provided by Puentes de Amistad, Yuma, AZ*)
19. Mr. D. worked applying vinyl siding until the fall of 2001, when he felt he could no longer work a full day anymore. "I was just tired all the time. I'd go in and work half a day and have to go home. I was just so tired," he recalls. "I kept putting off going in to the doctor. If you're on my crew, and you get hurt, sorry 'bout your luck. I don't have insurance, so what good does it do to find out what is wrong?"
Mr. D. was referred to the We Care Network (a network of doctors that provide care to the uninsured on a volunteer basis) in January by his primary care physician for a CT scan to diagnose two lumps that had appeared across his lymph nodes. In January, he was diagnosed with cancer in his lymph nodes, has undergone several surgeries, plus chemotherapy and radiation treatment.
Finally, in November 2002, eleven months after he applied for benefits, Mr. D. was awarded Medicaid. His medications and supplies are now covered, but not his dental care. The radiation he received created scar tissue in his jaw that has decreased the blood flow to the bone. The result is that his teeth are falling out as the bone slowly dies. He has had to rely on volunteer services from the We Care network to be able to get treatment for the services not covered by Medicare. (*Story provided by Capital Medical Society, Tallahassee, FL*)