

Economic Impact of the Growing Burden of Medical Debt

Robyn King's Written Statement *(Client of The Legal Aid Society of Cleveland)*

Good morning. It is an honor to be here today, and it is a privilege to be able to share my story with you, members of the United States Senate Committee on Banking, Housing, and Urban Affairs.

I am here to speak about my experience with medical debt. It's something that affects thousands and thousands of people in this country every year, and I know firsthand that the consequences of these burdens can be debilitating. I was lucky enough to get professional legal help from the attorneys at Legal Aid in Cleveland, but many people are not so lucky. For them, and for others who have yet to be victimized, I share my story.

I am a mother with three children, my youngest still in high school. I worked as a teacher's assistant for 10 years, and recently transitioned to working part-time at a Learning Center. I still volunteer with children and older adults in my spare time. I'm also the youngest of six siblings who all cared deeply about our Mom.

If you've ever brought a parent or loved one to a nursing home, knowing they will live out their final days there, knowing you are trusting all of their care and comfort to strangers – that's a day you will never forget. I clearly remember walking into Jennings Nursing home, with the support of my five siblings, wondering if my mother, who had Alzheimer's, could grasp what was really going on. The group of us decided I would be Mom's representative for the nursing home admission agreement and sign all of the paperwork that allowed my Mom to be admitted into the facility.

My Mom's Social Security checks were used to pay for her portion of the nursing home bill, and Medicaid covered the rest. Knowing that my finances were already tight, I made sure to check the box on the nursing home admission form which said I did NOT agree to be personally liable if finances for my Mom's medical care ran out. I have a household of my own to take care of and knew that I couldn't afford to have the nursing home come after me for my Mom's medical care.

In November 2019, nursing home staff told me Mom's Medicaid needed to be reinstated, so I went to the office and filled out some more forms. I didn't hear anything from them about Medicaid for months, so I assumed everything had been taken care of.

When COVID hit and the world shut down, I was especially worried about how lonely Mom must be as there was no way for my siblings and me to continue visiting her as often as we normally did. But it was a shock when the nursing home told me in May 2020 that Mom's Medicaid actually hadn't been reapproved many months earlier and that I was suddenly on the hook for paying a huge bill.

They said, well, too bad, she is going to have to leave here and go somewhere else. But where else could she go, especially in the middle of the pandemic? Why hadn't they told me this months ago? How could they have kept this information from me, when I always did everything they asked me to do?

But because the nursing home took so many months to tell me that Medicaid had stopped paying my Mom's bills, the amount she owed had grown huge – the nursing home was trying to collect almost \$70,000 when I first learned of this issue. And while I tried frantically to fix the situation, the nursing home started chasing after me, sending bills each month in escalating amounts.

My Mom passed away on October 3, 2020. It was just two days before that, on October 1st, that I had received mail which said that I was personally being sued by the nursing home for close to \$80,000.

I never had time to grieve. I kept so much inside; the stress was unbearable. I thought, I won't be able to afford my mortgage – I am definitely going to lose my house. I could face a garnishment of my paycheck and be forced to live on a reduced income when money was already tight to begin with. What will I tell my kids? What does it mean, to

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have this kind of judgment against you, how will that impact the rest of my life? At one point I even thought – I'd rather be with my mother. I felt defeated. I had nothing left to give.

The lawsuit made no sense to me since I told the nursing home that I would not be personally responsible for any of Mom's medical expenses. On my sister's advice, we called Legal Aid – and it was just in time. I am incredibly grateful for my attorneys' help because they knew exactly what to do, they walked with me every step of the way, and they helped free me from the responsibility to pay the nursing home debt with my own money.

The nursing home is still pursuing my Mom's estate for what is owed. So – it's still impacting my life. While I'm not personally on the hook for the debt, they're still going after my family's assets.

As I stand here today, I cannot tell you how relieved I am to know I can keep my home, keep providing for my kids, keep my life as it is. There is no reason I should go into massive debt so that my mother could live out her final months in a safe and comfortable place, with her basic needs met. There is no reason my family's ability to build a better future for ourselves should be wiped out because my Mom got sick and we got her the medical care that she needed. There is just no excuse for this in America.

I want my story to shed light on what's happening to normal, everyday people in this country who are just trying to care for themselves and one another.

I hope you can take action to protect people like me and not allow medical debt to upend people's lives. Medical care, and end-of-life care especially, is not something we can opt out of. Getting sick or having a family member get sick should not force people to face crushing amounts of debt. I thought that I had done everything right in taking care of my Mom, but without the good fortune of having Legal Aid represent me, I would have had an enormous judgment against me, and my family's financial future would have been devastated. There must be a better way to take care of each other and not leave people like me facing life-changing amounts of debt.

I do still believe in the positive potential of every day, and I hope that today, you can help me turn my story into something positive. Thank you.

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