

Introduction

My name is Margarita Emmanuelli.

I was born and raised in San Juan, Puerto Rico. I have resided stateside for about forty years. I have family on the island but generally I live on my own in the DMV area.

Following my military active service, I was a civilian employee with several federal agencies and mostly working as a law enforcement officer in Virginia and Washington, DC. I was also a government contractor in Iraq during the war and have worked as a contractor for several agencies in DC.

I first encountered significant medical debt after I suffered an accident where I fractured both ankles. **It was a devastating injury that turned my usual active and athletic lifestyle, upside down.**

In January of 2022 I had been downsized from a government contract, followed by a succession of events whereby I found myself also homeless. I had connected with the VA and enrolled in a re-housing program and an employment certification program to help get me back on track.

I was in the process of moving and fell while stepping off a loading dock at a self-storage facility in Manassas. I was not employed or insured at the time.

From that moment on, I knew my life would be greatly affected.

In fact, the accident killed a job opportunity I had lined up. I was left with only rent assistance from the VA for a new apartment, which would expire in the summer.

Otherwise, I had no other income.

Challenge

When I was taken to the University of Virginia hospital, I explained what happened to me. I kept telling my story of recent homelessness because the reality was that I wasn't stable just yet.

I disclosed my inability to pay up front. However, no one told me about financial assistance at that time.

Someone should have spoken to me about insurance, how I got there, and where we would go that moment forward. **There should have been clarity on how services would be rendered and how they would be paid.**

When it was time for me to leave the hospital, I had very few options. I heard from the case manager at UVA that I was deemed too 'healthy' or 'high functioning' — with two painful, broken ankles — to be transferred to an inpatient rehabilitation facility rather than a nursing home.

I found this confusing because I had been told that many of these facilities usually had some beds reserved for patients who could not afford high medical bills.

Sadly, it seemed that benefit would not be extended to me.

The anxiety and stress were overwhelming.

Then the hospital bills started to arrive in the mail.

Initially the hospital bill by itself was a shocking \$93,000 plus which UVA had reduced to about \$46,000. Still, this was close to what I earned at my last job in a full year.

After I got over the initial shock, I tried to deal directly with UVA – now NOVANT Health – to find a solution to this debt.

I have been turned down for financial assistance three times.

I owe money to my surgeon, whom I only visited once in Falls Church because I could not afford to go back. I wasn't able to access proper rehabilitation and therapy because I owe him money. His bill came separate from the hospital bill, and I really would like to pay him, but I cannot afford it.

The other bills combined total about \$5,000. Those bills have already gone into collections.

I get calls daily. It never stops.

The medical bills kept coming in the mail and I just had to keep asking for assistance.

UVA's requests have been mind boggling.

Had they granted some sort of financial assistance, I would have been able to go back to the doctor for further rehabilitation.

I've been burned by the whole system and do not see an end to this nightmare.

Solution

Let's work to restructure how health care is administered so that it does not turn a bill for a single moment in time – injury or illness – into a lifetime of debt and financial insecurity.

Medical debt impacts all of those affected psychologically and emotionally to the point that we simply cannot move on in our lives.

I was left in a state of desperation that I would be entering my sixth decade of life tied to this type of debt. I considered killing myself during this time as I pondered my situation and how I could overcome it.

The medical industry has yet to adopt a system that affords people the opportunity to learn up front the potential costs of a hospital stay.

I'm also shocked to have experienced the accumulation of such debt despite disclosing my situation at the time of admission. My injury also established clearly that I would not be able to work any time soon following treatment and limiting my ability to pay. UVA is a nonprofit health system, but they did not offer me financial assistance or any other help with my bills.

In addition, I received a barrage of invoices from the laboratory, the anesthesiologist, the ambulance service, the 'visit' to the emergency room, another 'visit' bill to the emergency room (Possibly when the doctor came in).

Yet none of the bills ever addressed exactly what hospital services entailed.

Even the medications I was given were not listed in the bill.

The health care industry should work towards rebuilding lives and not bankrupting them.

They should be made to follow a version of the hypocritic oath that first, and above all, it does not do harm.

Thank you.