

\$9,000 hospital bill weighs on couple

By Sandy Kleffman
TIMES STAFF WRITER

VALLEJO — As a precaution, Judith Williams mentioned to her doctor during a routine checkup that she was having difficulty going up and down stairs.

Little did she realize where that simple statement would take her.

Two years later, she is nearly \$9,000 in debt and says her credit has been ruined.

Ironically, that occurred after she received a clean bill of health.

"He said he was glad to tell me I had a strong heart," she said.

Based on her concern, her doctor referred her to a cardiologist, who ordered two heart tests at Sutter Solano Medical Center in Vallejo.

Williams, 64 at the time, did not think to ask about the cost because she assumed most of it would be covered.

She had insurance through her job as an in-home supportive services worker for Solano

County. She was paid to care for her disabled mother, who lived with Williams and her husband in their Vallejo mobile home.

To her chagrin, she discovered after the tests that the charges would total nearly \$9,000. Her insurance company would cover only \$80 per test, or \$160.

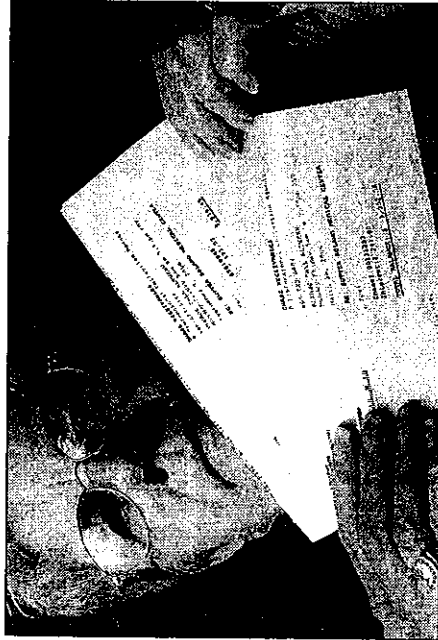
She told the hospital she did not have the money.

Her husband, a retired machinist, has Parkinson's disease, heart trouble and diabetes. Between his Social Security payments and her in-home care pay, she estimates they made \$23,000 a year.

Sutter Solano denied her application for charity care. No one told her why.

"Ms. Williams works and has assets," said Edward LaFaso, senior director of planning, development and marketing communication for the hospital.

"She did not meet the charity care federal poverty guidelines that we follow. She elected not to pay the bill," he told the Times.



JOSE CARLOS FALJARDO/STAFF

JUDITH WILLIAMS of Vallejo shows bills from a collection agency totaling \$9,000. Williams had heart tests at Sutter Solano Medical Center in Vallejo that she did not realize her insurance would not fully cover. After she told the hospital she could not pay what she owed, calls from a collection agency began.

The hospital did send a letter stating that if she paid her bill in full within a month, the charges would be discounted 20 percent. If that wasn't possible, the hospital offered a payment plan of \$448.81 a month for one of the bills.

"I just called and told them I can't afford to pay that kind of money a month," Williams said.

"I don't have it. They said well, that was all they could do. The only alternative was they were going to send it to a collection agency."

By November 2005, seven months after the heart tests, the hospital turned the bills over to a collection agency and the phone calls to Williams began. She worked out an agreement with the collection agency to pay \$50 a month and did that for a few months. But then she realized the monthly interest charges were exceeding her payments, so she was losing ground.

When she developed other health problems a year ago, she stopped making payments.

One bill she received a year and a half after the tests showed she had more than \$670 in interest charges and still owed \$9,325.

Now the bad debt shows up

on her credit report, as she discovered when she recently tried to purchase a table.

"They refused me, and I was just devastated because I had never been refused," she said.

The experience has made her feel second class. It will limit the couple's ability to make purchases or move into an apartment.

"I'm not a deadbeat — I'm really not," she said. "I've always worked and paid all my bills and been above-board about everything."

But she does not understand why the hospital turned her bill over to a collection agency and would not agree to a payment plan of less than \$448 a month.

"You try to make arrangements to do something and they won't work with you," she said. "That's when it's hard."

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