

Your TikTok Mom has some medical-bill tips

[An Arm and a Leg](#): Season 4, episode 5

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Dan: Hey there-- if you've got little kids around, you MIGHT not want them to listen along with this one. For one thing, there's a LOT of cussing, which we haven't beeped. And for another, the story touches on topics that could be kind of intense. If you want to check it out for a preview, there's a transcript at [arm and a leg show, dot com](#). But I hope you'll stick around to listen. This one's really good.

Shaunna Burns is ready to be your mom. On TikTok. She doesn't dance or sing. She just talks.

And she's not the kind of Gen-Z kid who we think of as the TikTok demographic.

She's in her early 40s, she's got three daughters, and when she posted her first video last year, she used the hashtag [i-know-i'm-old-yall](#). She was already leaning into her mom-ness.

Then, a few months later, right before Thanksgiving, she posted this:

Shaunna Burns: Hey guys, it's me, Shaunna. I keep getting comments on my videos that people wish that I was their mom. Would you be my mom, Will you please bill my mom. I wish you were my mom. And the answer to that is, um, Fuck yeah, bitches. I will be your fucking mama. I will love on you. And I will guide you and I will give you advice and I will help you. And I will be all of those things that you don't have. Message me and I will be your fucking mama because when I was a kid, I didn't have a mom and it fucking sucks. if you're in that position and you want a mama. I'm right here, bitches. Side note: I'm a little bit crazy and my own kids probably don't want me to be their mama, but if you do,

Dan: ... it cuts off right there, because on TikTok, once your video hits sixty seconds, that's it.

And that went pretty viral. A few days later, she posted a declaration that she'd be teaching us how to clean house. AND that same day, she posted a series of videos about dealing with medical bills.

And those TOOK. OFF. Some people who saw them started posting, themselves-- they were trying her tips and they were WORKING.

A few weeks later, a pal flagged this one for me on Twitter. It's Shaunna's most-popular TikTok. As of today, it's been seen more than 5 million times.

Shaunna Burns: you go to the emergency room, you get a bill for a thousand dollars. The very first thing you do you say, I want an itemized bill with every single charge. Yeah. Now what they're going to do on the back end of that, because they don't want you to know that. Yeah. They've charged you \$37 for a fucking bandaid. They're going to take that \$37 charge right off of there before they send you the itemized statement.

Any of those stupid charges. They're going to take them right off. Generally my bills go from a thousand dollars to 750. They take about \$200 off just for stupid shit. And all you have to do is ask for an itemized bill with every charge, and they're going to take those charges off. Cause they don't want you to know that they're charging you \$37 for a fucking bandaid.

Dan: Now, I've talked with enough people who have called to complain about 37 dollar band-aids to know, this doesn't exactly work EVERY SINGLE TIME. But on Twitter -- and later in the newspaper-- there were folks saying it worked for them.

And Shaunna Burns seemed pretty clear that it worked for her.

And, as you can tell by now: She is pretty charming. And scrolling through her TikTok, it was clear: she's got a LOT of stories.

I was like, "I AM TALKING WITH THAT LADY THIS YEAR."

And now I have.

This is An Arm and a Leg, a show about the cost of health care. I'm Dan Weissmann. I'm a reporter, and I like a challenge.

So my job on this show is to take one of the more enraging, terrifying and depressing issues in American life-- and no matter HOW stiff the competition is right now, boy howdy, we all know this one is still way up there-- and bring you something that is entertaining, empowering, and useful.

So, you can see why I'd want to talk with Shaunna Burns.

Her origin story is dramatic. And just a heads-up. There's a LOT of darkness. A lot. You might remember that first clip we played, she said she didn't have a mom, and it wasn't fun.

Which is one of the reasons I find her so interesting. So, Shaunna is funny, and smart -and relatable-- and she is here for the real stuff. She has seen the darkness, and she is finding a way to stay on this side of it.

I am NOT going to try to sum Shaunna's whole story. For one thing, there is just too much of it. There are hundreds and hundreds-- maybe thousands-- of videos I haven't seen.

She posts to TikTok a LOT. The day she posted the medical-bill videos? She posted 20 clips that day. Six related to medical bills.

Shaunna Burns: here's another pro tip

All right guys, here's one more for you

So here's another one. Say you owe \$350 to your local hospital.

Dan: There's_ a morning pep talk--

Shaunna Burns: hey guys, it's Tuesday. You've made it to Tuesday

Dan: she does those almost every day

Dan: And seven about how to clean your house--

Shaunna Burns: number one, lesson in cleaning: I wish someone had taught me this. You want to clean from the top down. So before you sweep your floors, want to clean off your countertops.

Dan: These are all in the kitchen; she did the bathroom in another series later that month. They're actually great

Shaunna Burns: I love this little spin mop because it gets all the excess water up. Not promoting them. I just love this.

Dan: There's ALSO two blooper clips, where she started recording something and had to stop, and four videos where she's showing us her ferrets, Honey and Maple, at playtime, scurrying through these long tubes on the floor.

Shaunna Burns: I think it's fair to say that Maple is happy right now.

Dan: That 20-video day was early December. Since then, she's actually gotten more prolific. Like, she's started full-on vlogging-- taking us with her in her car as she drives around Charlotte North Carolina and the vicinity, running errands, with the hashtag, My Crazy Day. Almost every day. Here, in this one, she's just tuning the radio until she finds a song she likes.

... and then she starts lip-syncing from behind the wheel.

In her first months on TikTok, Shaunna recorded a series with the hashtag Group Home Diaries-- dozens of short narratives. They've been replaced by sets of Story-Time clips, where a single narrative stretches across ... a lot of one-minute TikToks. And then there's just all kinds of other stuff.

So, there's a lot of Shaunna out there, and I'm not going to try to connect ALL the dots.

But just to give you an idea of how she brings that relatable persona to some pretty dark places, here's part of a clip-- recorded the day after she posted those first medical-bill videos-- where she tells how she entered the foster system.

Shaunna Burns: So if you watched my previous videos, you know, that I went to my guidance counselor because I watched growing pains. And I was like, Hey, I think my mom might have a drinking problem. Cause she doesn't feed us.

So they were like, all right, well we'll call social services, social services calls to the police. Police send an officer in my house because they have to question my mom. I could totally be lying about this, but when the cops get there, my mom is naked passed out in the front yard.

The cops like. Yeah, she's not lying about this.

Dan: So, that's where the group-home stories start. Some of them get into very intense territory. Child sexual abuse comes up.

Shaunna's world got a lot more stable when she was 19 and met her husband-- who came from a completely opposite background: Raised in a wealthy family.

She says she was drawn to him because he was kind, respectful, stable. He loved that she was real and down-to-earth. For 20 years they've made it work. He's a financial planner. She's done a lot of staying home with the kids.

But even though the stories of Shaunna-totally-at-loose ends are done, her marriage didn't end all the dark, difficult parts of her story.

Probably most importantly, her oldest daughter Hailey, has some significant psychiatric diagnoses.

Those have led to a lot of encounters with the medical system. And it actually led to a horrific ordeal. There's abuse here, and we're going touch on a detail or two. And after that, there's a brief discussion of self-harm. So if that sounds like it would be too much for you, this would be a good place to hit pause and skip ahead a bit.

So we're going to do our midroll break a little early here, just in case you're washing the dishes, or driving around with your phone in your pocket and can't hit the pause button right away. If you need to skip past the most intense parts, I'll catch you in a little more than three minutes.

[MIDROLL]

Here's a podcast I think you might like. We hear a LOT about moms being miserable these days-- I mean that was true even before Zoom became the new classroom.

And it turns out a whole field of social science research dedicated to figuring out why our culture is terrible for moms-- and what to do about it.

On their show "Labor," Journalists Elise Hu and Amy Westervelt take a deep dive into that research, and they're just the people you'd want doing it. Amy literally wrote the book that unpacks this research for the rest of us-- it's called "Forget Having It All" --and Elise is the host of TED Talks Daily, so bringing complex ideas to life is her super-power.

On Labor, the two of them engage in honest, funny, smart conversations with researchers who can help us all understand how we got here and how the heck we're gonna get out. You can listen and subscribe to Labor wherever you get your podcasts.

Dan-Track: This episode of An Arm and a Leg is a co-production with Kaiser Health News. That's a non-profit news service covering health care in America. Kaiser Health news is not affiliated with the big health care outfit Kaiser Permanente. We'll have a little more information about Kaiser Health News at the end of this episode.

[END MIDROLL]

Dan: OK, here's where the story about Shaunna and her family hits the darkest point that you need to know about.

A few years ago, Hailey left home with a man who then kept her in captivity for more than a year. In a cage. It was horrific. She eventually got access to the Internet, and was rescued by the FBI. The family ended up in People Magazine. They were on national TV. You might have heard about it.

Hailey's ordeal is one reason Shaunna had time to have a two-hour phone conversation with me. The nearest therapist who's ready and willing to take on Hailey's issues-- which now include complex PTSD-- is a two-hour drive. So, Shaunna had a LOT of time to kill in the car.

And Hailey's troubles before running away are also the back-story to some of Shaunna's bill videos-- especially this one, which does get more and more specific as it goes along:

Shaunna Burns: That's the way to deal with medical debt. Avoid it in the first place. If you know, going to the hospital, they're going to charge you \$37 for bandaids, which I do. What you can say is I don't want you to run any tests or do any procedures or anything without running it by me. And I want an itemized bill while I'm here.

That'll cut down on them, charging you for stupid shit. Secondly, know: if you're a girl and you go in for any kind of psych-- anything whatsoever--you automatically win a drug test and a pregnancy test. Tell them you don't want either one of those tests and you will save a thousand dollars. Third. If you go in for self harm, not as suicide attempt, self harm, you need to make that very clear. You need to say I'm here for self harm. Not the suicide attempt. I do not need to be evaluated for suicide. They won't like that but if you're not really there for suicide, you don't need to pay for all that shit. Save a thousand dollars.

Dan: Right. It turns out that self-harm — like cutting yourself — can be a whole different pattern than a suicide attempt.

When we talked, Shaunna told me there were a LOT of non-suicidal self-harm incidents with Hailey, a lot of visits to urgent-care centers and emergency rooms.

And one in particular, shortly before Hailey left home, was VERY educational. Hailey cut herself. Shaunna took her to an urgent-care place, but they insisted that Hailey go to the ER ... of a psychiatric hospital. Where Hailey and Shaunna waited and waited to be seen. For hours and hours and hours. And in the end, Shaunna says they were told: We don't do sutures here. She says Hailey still has scars from those cuts. They didn't get any meds.

And then, insult to injury: The hospital turned out to be out of network. And Shaunna says they wanted 26 thousand dollars.

Shaunna Burns: my husband freaks out, legit, heart attack in the garage. Like there's no way we're going to be able to pay he's like, no, no, no, no, no. This will not work.

Dan: Shaunna says she made a BUNCH of calls, talked to various people, who eventually agreed to reduce the bill. But apparently nothing in writing. Shaunna says she called back and was told the last guy she'd talked to... had left. So Shaunna decided the time for phone calls was over.

Shaunna Burns: I had to go to the hospital and sit in the lobby for four hours to speak to the manager at billing . And basically they're just like, hoping that I'll leave.

They're hoping that I'll give up, but I was like, Oh no, my petty is strong. I'll sit here all day. I'll sit here until the janitor locks up the building

Dan: Eventually, they sat down with her.

Shaunna Burns: And I was like, I need you to explain to me the charges and they didn't make no sense to me.

Like there's services on here that my kid didn't even get. She literally sat in a room with me. Like I was there the entire time. I know that none of these services were performed the, why was she charged for them? And he was like, well, are you sure? And I'm like, yeah, I was fucking there, homie.

None of those services were performed. And I was like, this whole thing, just seems like, y'all are just trying to make money off of my kid and I'm not okay with that. And I started to, you know, get a little loud with him and they basically were like, We're just going to write this off.

Dan: Shaunna learned a big lesson from this episode. And it wasn't: Hey, get a little loud. She says that's a lesson she had ALREADY picked up as a kid in all kinds of tough circumstances. She knew how to do that.

And I think it's worth pointing out: She didn't pull out that tool right away. She waited-- for hours and hours, right?-- at the hospital billing office. She did things their way, until she got to sit down with them. And she brought receipts. Her itemized bill and her account of what she saw with her own eyes.

So it's clear Shaunna brought a lot of know-how to this encounter, and a lot of patience and determination. So she knew those things too, going in.

What she says she **learned** from this episode was: Be vigilant and assertive about looking out for your financial interests at the outset-- like when you show up at an ER.

Shaunna Burns: I was like, okay, this is some shady people. Like when I go to the hospital with her, I need to go in like, I'm going to a car dealership. Like I need the base model. I don't want no bells and whistles.

You do the basic shit to fix her and we out the door. And when I started doing that, my husband was like, how come these bills are only like \$3,000? And they used to be like \$15,000.

Dan: We may not all be ready to be as assertive as Shaunna Burns. And Shaunna Burns had a long, tough path to becoming Shaunna Burns.

I mean, really tough. The group home stories.

There are stories she tells about life with her parents-- like the time she was nine and sold some of her dad's porno magazines to buy food.

She tells that one like it's funny, and it is, but only because she's here to tell it, talking to us from a quiet room in a perfectly nice house.

When I talk with her on the phone, she tells me two stories about how she became the person in that house.

One is from 1994. Shaunna is 16. She's in a group home, and they've brought in a motivational speaker. A guy named John Edwards.

Yes, that John Edwards. But this was in 1994. He wasn't a U.S. Senator from North Carolina yet, and he definitely wasn't a disgraced former presidential candidate whose career ended because he cheated on his dying wife and fathered a secret child and spent campaign money to cover the whole thing up. He wasn't that John Edwards yet.

He was just a very successful local trial lawyer. Who agreed to talk with the girls at a group home.

Shaunna Burns: I remember it like it was yesterday. He was like, my daddy was a pig farmer. And my dad had before him was a pig farmer. And my dad before him was a big farmer, but you know what? I didn't want to be a pig farmer.

So I stepped back and I thought something else. And I, you can do that too. And literally in that moment, my brain was like, Whoa, I don't have to be like my parents. Wait, wait, what.

Dan: Shaunna says the idea that she could choose her own path was not an idea the adults her life so far had presented.

Shaunna Burns: it was like, you're destined to grow up and have kids and live on welfare and be addicted to drugs, just like your mom. And that's your, that's your path. And I'm sorry, it kind of sucks for you, but yet that's what's gonna happen. And a lot of times that is what happened. A lot of times, kids in abusive homes just continue that cycle of abuse.

But occasionally there's one like me. That's like, Whoa, I have a choice here. Yeah, there's a choice. Well, if I have a choice, then I'm going to choose this other life. And it was that day that I was like, I'm not going to live like my parents. I'm not going to live this life. I'm going to live a totally different life.

And I did

Dan: So, that's the first story. And I was like, WOW, John Edwards? And Shaunna was like, Oh, yeah-- also this...

And she tells me the second story about how she became the Shaunna Burns who is a functioning adult. The one about her husband.

Shaunna Burns: I had never really been around someone that was neuro-typical and functional.

Dan: They met when Shaunna was 19, got married when she was 20. And the story she tells ---- the Big Moment-- starts when they sat down to do their taxes together for the first time.

Shaunna Burns: I had like 14 W2's and my husband was like, Bitch. How do you have so many? W2's it's just one year.

Dan: She was like, "I've had a lot more than that!" And he asked, Um, why?

Shaunna Burns: I was feisty. Like, if you were rude to me, I would fight you. And I would get fired from the jobs. Probably would quit. If you were disrespectful to me, like, I don't need this job. I got a husband shoes, screw you.

And my husband was like, honey, most people don't have 14 jobs in a year. And I was like, well, most people where I come from do.

And he was like, but that's baby, that's not normal. And I don't know if I can be married to somebody that's going to get fired every two weeks for fighting.

Dan: She took it to heart. She says she started tracking the way she contributed to confrontations-- she says she was sabotaging herself. Showing up to work 15 minutes late, leaving 15 minutes early, being rude to customers.

Shaunna Burns: And so I just kept this little post it note on my nightstand. It was like, did you go into work 15 minutes late? No. Were you rude to customers? No. Did you do with your side work and not leave without doing it? Yes.

Dan: She says it worked. She kept a job for two years and never had a problem keeping one again. She remembers her husband coaching her, saying: Look, if someone's impolite to you, you can let it go.

Shaunna Burns: I never knew that. I always knew if somebody disrespects you, you fight them. But my husband was like, no, baby, it's not like that. It's like where you come from, but it's not really like that. And he's right.

Dan: Most people's lives aren't quite that simple, don't have just one or two dramatic turning points you can sum up in a story. Mine doesn't. And of course Shaunna's doesn't either, not really.

The stories pour out of her, too many stories for me to ever take in.

But they make sense, and they're powerful. The most-dramatic parts, the parts about Hailey's ordeal, they're public record.

At one point, I ask Shaunna where she gets time to actually record so many stories, and live so much of her pretty-busy-looking life on TikTok.

In addition to all the story-time videos, and the morning pep-talks, and the many many videos taken from the dashboard of her car while she's running errands-- she's done whole campaigns-- dozens of videos-- advocating for kids who are being abused and not taken care of. It's clear she watches a lot of OTHER people's videos, and messages with them.

I ask her, where does she get the time? She says, it's her way of taking care of herself. Her life IS stressful. Her childhood did leave big scars. She has anxiety disorder. Hailey in particular has a LOT of needs.

Shaunna Burns: It's very hard to deal with a child that has severe mental illness. It's, it's hard

Dan: Hailey needs a lot of support day to day: If Hailey is going use a public bathroom, Shaunna has to go in first, to make sure there's nobody there.

Shaunna Burns: That's that's trauma, just trauma. She's just been through such severe trauma and I have all the love to give and I'm happy to go in and check the bathrooms, but it's exhausting. It's exhausting to have to be that person all the time.

So sometimes when I am overwhelmed with the crazy of my life, it helps me to choose a sick talk and that helps me to get out of that place of like, Frustration and anger.

Dan: She says the endlessness of Hailey's care was part of how she got into making the morning pep talks, one of the very first things she did on TikTok. She was already doing it for Hailey.

Shaunna Burns: I have to be a good cheerleader for her every day.

I have to like, come on, honey, get up. You can do it, take your meds. I know you don't want to take your meds, but you can.

Dan: Shaunna remembers thinking: There are probably other kids out there that need a cheerleader like Hailey does-- but don't have one?

Shaunna Burns: I could do that I could, I could be a cheerleader.

Dan: She says she thought about kids in abusive and neglectful homes-- kids like she had been. She wanted to cheer them on too.

And it worked. Shaunna Burns has more than half a million TikTok followers. People have hit the "like" button more than 12 million times.

So, Shaunna's unpaid career as a 40-something TikTok star comes down to her daughter's traumatic ordeal, and some of her own.

And I'll tell you what. I can relate. My life story is nowhere near as dramatic as Shaunna Burns, but: If you've listened to the first episode of this podcast, you know: I started this show because this country's messed-up medical-financial system was pulling my family's life off course.

It was shaping our biggest decisions about where to live, and what kind of work we could do, and I hated it, and I was like, "You know, I don't think I'm the only one. And maybe I can put my time and skills to work here. And OK we may not fix the whole damn thing overnight, but it'd be pretty cool to have good company-- to BE good company for other people-- and maybe help each other out a bit."

And here we are. And I've gotta tell you: It is WORKING for me, thanks to you. The fact that you're listening-- and that lots of you are chiming in with stories, and useful tips, and very nice notes, and chipping in to support the podcast on Patreon-- it's huge.

Have I mentioned how grateful I am?

Speaking of very nice notes, here's one that came in recently, from Allion Gower in Texas-- who says she listens to the show on long car rides with her son. She writes:

I think it's a pretty odd thing to listen to these types of podcasts with a 13 year old - but it is a way for my son and I to bond. He has heard me ... complain about health insurance and the stress of getting it and paying for it and also having it deny claims and deny our family coverage. Now he understands why and hopefully we are growing a person who will fight for change.

I am so, so here for that. Allison, thank you so much for this note.

And so here we all are-- upcycling our difficulties into new connections, the way Hailey's ordeal essentially brought Shaunna to TikTok. That ordeal also specifically sparked Shaunna's medical-bill

videos, a bunch of which are actually about dealing with debt collectors. Here's how the first one begins:

Shaunna Burns: My daughter is sick a lot and has to go to the hospital and we don't owe the money.

Georgia victims pays it, but it's really complicated. So I deal with a lot of debt collectors

Dan: Yep. A fund from the state of Georgia -- where Hailey was held captive-- is supposed to pay for some of her therapy, but as you might imagine, there's a lot of red tape and delays. So Shaunna was getting calls from debt collectors.

Shaunna Burns: and I don't actually owe the money. So I'm in a great position because I can be like, But if you have, I have to deal with debt collectors, here's some pro tips.

Dan: And then she runs through a few points super-quick: One, there are hours when they're not supposed to call you. Two, there's a statute of limitations on debts. And three, whoever is trying to collect from you has to have some documentation to show that the debt is valid. And then the punchline:

Shaunna Burns: True swear. I did that collection for many, many years, and I love it when the debt collector calls me. Cause I'm like, I know your game bitches.

Dan: WHOA. YEP. Shaunna Burns used to work in debt collections, and she has some inside tips to share. And I've been holding out on you.

Because we're going to need a whole nother episode to get into the debt-collection stuff.

In this area, I've gotta say, Not a HUNDRED percent of Shaunna's tips check out all the way.

I mean, these are unscripted TikTok videos by your Internet mom, and -- big surprise-- the laws about debt collection are PRETTY COMPLICATED.

BUT: She knows some interesting things-- she saw some shady stuff that led her to quit the business-- and I am here to get the nerdy details straight.

So, next time on An Arm and a Leg. On the one hand, inside dirt on debt collections from the charming and funny Shaunna Burns. And on the other, nerdy details from me and some other nerds.

Till then, take care of yourself.

This episode of An Arm and a Leg was produced by me, Dan Weissmann. Our editor is Marian Wang. Special thanks to Jacob Posner for research assistance on this episode-- Jacob watched a LOT more of Shaunna's TikToks than I did, and took great notes.

Daisy Rosario is our consulting managing producer. Adam Raymonda is our audio wizard. Additional music is from Dave Winer and Blue Dot Sessions.

This season of An Arm and a Leg is a co-production with Kaiser Health News-- a non-profit news service about health care in America that's an editorially-independent program of the Kaiser Family Foundation.

Kaiser Health News is NOT affiliated with Kaiser Permanente, the big health care provider-- they share an ancestor. This guy Henry J. Kaiser-- he had his hands in A LOT of different stuff. Concrete. Aluminum. Ship building-- like, a chunk of the U.S. cargo fleet for World War II. Seriously. When he died, more than fifty years ago, he left half his money to the foundation that later created Kaiser Health News.

You can learn more about him and Kaiser Health News at armandalegshow.com/kaiser

Diane Webber is Senior Editor for Broadcast and Taunya English is Senior Editor for Broadcast Innovation at Kaiser Health News-- they are editorial liaisons to this show.

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