

## Transcript: Badass volunteers help Jared level up the fight to crush medical debt

***(Note: Parts of this transcript are machine-generated, so it's NOT letter-perfect. Thanks for your patience. We're doing our best! - dw)***

Hey there-- I want to give you an update on my favorite story of the year.

You may remember Jared Walker, who posted a video to TikTok in January with a bit of semi-secret knowledge-- non-profit hospitals are legally required to offer charity care: to have a policy saying, if your income falls below some level we specify, we'll write off your bill. Really..

**Jared Walker: the hospital legally has to forgive your medical bills. Let me show you how this works**

He demonstrated -- in a sixty-second video--how to figure out if you might be eligible-- and offered to help make it happen.

**Jared Walker: If you want to test it out, I run a nonprofit that does this. So DM me and I will actually do it for you. Let's see if we can crush those medical bills.**

Jared went super-viral. In its first week, that video was seen more than ten million times. Jared heard from thousands of people looking for help.

In the last six months, Jared has been working his way through that mountain of requests, and he's done something else.

He's started building a system to help a LOT more people, a lot faster.

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 most enraging, terrifying, depressing parts of American life and bring you a show that's entertaining, empowering, and useful.

Let's go.

**Dan:** In addition to people looking for help, Jared's heard from a LOT of people who want to pitch in as what he calls "patient advocates" -- folks who can help people apply for financial assistance. Some of them have already tested Jared's advice for themselves.

**Jared Walker:** A young kid, is like 20 years old saw us on TikTok , followed the steps, filled out the paperwork and he got \$108,000 medical. Completely waived for his mom.

and so reached out to me and said, Hey, like I saw your video a little bit ago and I wanted to tell you how it's changed our lives. And I was like, whoa, this is crazy. And then he signed up to be a patient advocate and is now volunteering. So super, super cool.

**Dan:** Uhm, YES. Early this summer, Jared started training folks to do that work. But he had to hit pause.

**Jared Walker:** as I'm doing the training, I'm sharing my screen and we're getting notifications every 30 seconds, like new patient, new patient, new patient.

All the volunteers are like, holy crap. Is it, is it always this busy? Like what's going on?

**Dan:** Jared's video had actually just gone viral again and he was on the front page of Reddit.

He hit pause on training patient advocates, to focus on another project that had been brewing for months, led by some high-powered volunteers. Here's how one of them describes it:

**Lisa Rogers:** It's basically a web app people come to the website, they answer a few questions and they find out right away. Whether they are probably eligible for financial assistance with their hospital bills or probably not.

**Dan:** That's Lisa Rogers.

That's Lisa Rogers. If the answer is "probably yes," then the app goes, "Great! We're gonna send you a form with a WHOLE BUNCH of questions. You're gonna need to upload bank statements and stuff too. We'll use that to go to the hospital and get you applied.

**LISA:** so just, being able to do that initial screen. , of probably eligible or probably not saves a whole bunch of time. And it lets people get an answer right away. ,

**DAN:** And as you can imagine, building a web app that could generate those answers was a big undertaking. Not least because there's no national database of hospital charity-care policies.

**Lisa Rogers:** So we actually marshaled about 35 volunteers. To go find the data manually.

They've looked them up on the hospital websites and in some cases, even made phone calls .

**Dan:** We're talking about 2700 hospitals. All logged by volunteers.

**Lisa Rogers:** some of them were just heroic, honestly. There's this one woman who did over 600 hospitals

**Dan:** Jared calls Lisa "ridiculously well-qualified" to help lead this kind of project: She recently retired from a career as a product manager in Silicon Valley. She worked for Intuit-- the folks who make Quickbooks and TurboTax-- when they were making billing systems for health care providers.

She has PATENTS from back in those days on things like "Managing Insurance Claim Data."

Lisa has been working closely with another high-powered, very-committed volunteer, named David Koosis; I haven't gotten to talk with him, but on LinkedIn, he describes himself as a "serial chief information officer" for non-profit organizations.

**Jared Walker:** these two work together, organize the volunteers. , just total saints, two people just saying, Hey, like put me to work.

**Let's do this thing.**

**Dan:** They've put in some big hours themselves over the last few months. And then Jared asked for a sprint, to get the web tool finished. Lisa estimates she was working 30 hours a week-- and worked straight through a weekend. As a volunteer.

**Lisa Rogers:** And I can't remember the last time I worked the whole weekend for a paying job. But, you know, this is different, but what I, what I keep telling Jared, when he says, thank you. Oh, no, you, you don't get it. Like I worked all those years for money. Um, and now I can work on something that matters.

**Dan:** I find that super moving. And there's one other thing: Both Lisa and David got in touch with Jared after hearing about his work on this podcast. And so did a bunch of other volunteers.

**Jared Walker:** I remember asking you like how many people listen to this podcast? Uh, because I was just shocked at how many people were reaching out, saying I heard you on this podcast already. And I'm like, well, I've only been on

**one podcast, so I know it's this one. And, uh, it's, uh, it's been, it's been really cool.**

**Dan:** I mean, really cool.

Actually, Jared was on another podcast recently. I did a version of his story for The Indicator-- a daily show from NPR's Planet Money. Maybe an hour after the show got published, Jared sent me a screenshot-- of an email from someone who wanted to volunteer.

Jared's website says they've cleared five million dollars in medical bills so far, but... .

**Jared Walker:** **it's more than that, that's for sure. Uh, I need to update it.**

**Dan:** And that's not counting the folks who get in touch to say they followed Jared's instructions from TikTok and cleared a bill themselves. And it's not counting cases that are still in progress, which is a LOT. For instance, in just February and March of this year, Jared says he started working on about 2.7 million dollars worth of medical bills. Almost 60 percent of that is still "pending."

He expects the web tool to speed things up a lot. I talked with him a few days after it launched, and he said it had already logged 4 million dollars in requests.

**Jared Walker:** **I've gotten a couple, just since we've, hopped on this call**

**Dan:** This was seven minutes into our conversation. Now how quickly can he get those volunteer patient advocates trained up? He's aiming to start with a cadre of 10 and then aim for 50.

**Jared Walker:** **how do we scale without dropping the ball and screwing it up? I don't know. I have no freaking clue what I'm doing, Dan. So there's that**

**Dan:** I think he's doing pretty great so far. And there's tons for them to do. We know that hospitals across the country don't give away as much as they can. They're required to give the IRS an estimate every year to account for SOME of the bills that were eligible for forgiveness -- according to their own policies-- but they chose to chase after instead.

Our pals at Kaiser Health News got those numbers: Its billions of dollars a year. Almost half of hospitals tell the IRS that they do this. Some of those hospitals went on to throw people into collections, or even sue them. One hospital trained its staff to basically blow off requests for charity care applications. They were supposed to insist on a deposit. THREE TIMES. But that's not every hospital. Here's Lisa Rogers, who has now seen charity-care policies from thousands of hospitals.

**Lisa Rogers:** you can sort of tell just by reading the policy, some of them are like trying to make it super helpful. They make it as clear as they can. They describe all the things that they're doing and why they're doing it.

all the outreach that they do to help people understand what's available. And some of them just bury it. , it's just a range. You can, you can sort of tell who's really trying.

**Dan:** WHICH IS SUCH AN INTERESTING FINDING. I told Lisa, as a reporter, that sounds like a SUPER interesting data set: You could look for patterns-- are ALL the hospitals in certain places really stingy?

I mean, I dunno if we'll get that. We don't have an in-house data team to do the analysis-- if you do, you can hit me up! -- plus, it might require some labor from Jared and those volunteers. And they have plenty else to do first. The work they're doing already is making my year..

And the fact that it's listeners from this show who are doing a bunch of that work?

I am not surprised. I have been reading your emails. I know how many of you KNOW stuff, and how much you want to put that knowledge to work. So I'm not surprised, but I am totally blown away. And I'm excited to see what else we might be able to do together.

Thank you. We have some exciting stories coming up-- stuff I've been working on for months. We're not quite ready yet. But it's gonna be fun. I'll catch you with an update soon.

Till then, take care of yourself.

This episode of An Arm and a Leg was produced by me, Dan Weissmann, and edited by Marian Wang. Daisy Rosario is our consulting managing producer. Adam Raymond is our audio wizard. Emily Pisacreta is our intern. Our music is by Dave Winer and Blue Dot Sessions.

This season of an arm and a leg is a co production with Kaiser health news. That's a nonprofit news service about healthcare in America, an editorially independent program of the Kaiser family foundation. Kaiser health news is not affiliated with Kaiser Permanente, the big healthcare outfit. They share an ancestor. This guy, Henry J Kaiser. He had his hands in a lot of different stuff.

He poured concrete-- like for the Hoover Dam. Built a chunk of the U.S. cargo fleet for World War II. Made cars. When he died, more than 50 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 [arm and a leg show dot com slash Kaiser](http://armandalegshow.com/kaiser).

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