

“I was treated like a caged animal”

# Single mother and healthcare worker jailed for three days in Indiana over unpaid ambulance bill

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Melissa Latronica is a 30-year-old healthcare worker and single mother of three who lives in La Porte, Indiana, 65 miles southeast of Chicago. On February 11, Melissa was pulled over by police in a traffic stop. She was then arrested and jailed for three days over an unpaid ambulance bill.

“I was on my way to turn in some important paperwork that would let me keep my home,” she told the *World Socialist Web Site*. She was heading to a county agency in nearby Valparaiso, Indiana.

“A block away from that office, I was stopped at an intersection by a police officer for forgetting to put my 2019 sticker on.” Melissa handed the officer her license and apologized for not having affixed her vehicle sticker, which happens to many drivers in the beginning of the year. Ironically, the sticker happened to be inside her car.

While the officer ran her license, Melissa waited inside her car for a long time and grew increasingly nervous. Another police car pulled up eventually. She had no idea what the problem was as she had no felonies on her record.

The police officer returned to Melissa’s car and said to her complete astonishment, “Ma’am I’m going to need you to step out of the vehicle.” The officer told her that there was a warrant for her arrest. She had apparently failed to appear in court in a 2014 civil case concerning an unpaid ambulance bill.

“I was cuffed behind my van, my vehicle was impounded, and I pleaded to them just let me turn in this paperwork, so I didn’t lose my home,” she said. The office was just down the road.

The officer did not look her in the eye and replied indifferently, “Sorry, Ma’am.”

“My kids need me to take them to school,” she pleaded to the officer. “I had no way to afford to get my van back on my own and I couldn’t afford the \$1,500 bond.” He replied, “You have three phone calls.”

## Dehumanized in jail

Melissa Latronica was terrified of being jailed. She was taken to Porter County Jail on February 11. “I had never been in a jail cell,” she recalled. “All of my things were confiscated as my mugshot was taken after the next poor soul that wound up in there.

“Soon, I was in a cell fit for a murderer,” she added. “I would be there for three days until a snowstorm passed and my parents could afford to get me out.”

For the next three days, Melissa faced abominable and dehumanizing

conditions. She recalled with anger, “I slept on a concrete floor, in a tiny room with four concrete walls, on a disgusting ratty mat next to a musty water drain that was more like a sewer, while being treated like a dog by staff members, served food through a door hole and open showered with *actual* felons at midnight.”

There was no soap available to wash her hands after using the toilets, which anyone could watch as she openly shared it with her cell mate.

“I was treated like a felon,” she said, “when this was supposed be a ‘civil’ case. There was no TV, no cards, no vending machine—nothing to do but stare at four walls and listen to the catcalls from felons down the hall and vomiting from people going through drug withdrawals.

“It was a very unpleasant experience,” she added. “I really had a hard time coping with some of the officers treating me like I was subhuman. Being in an environment where you get treated like a caged animal is really degrading.

“All of this happened because I failed to pay off an ambulance bill from 2014.”

## A heart condition

In July 2014, Melissa Latronica was eight months pregnant and developed a heart problem. “I was sitting on my bed and started to feel dizzy,” she said. “It didn’t seem to be a big deal at first, but then I started to feel my heart pumping faster and faster, and soon I was gasping for air.”

She could not talk but mustered up the strength to walk. “I had to dizzily enter the kitchen,” she recalled, “where my then-husband and children were watching TV, to try to say I needed an ambulance, but I didn’t need to say it. I was gasping for air, for my survival, and soon found myself on the living room floor.”

Her husband at the time called 911 and emergency services. “I couldn’t tell time between when I hit the ground,” she said, “to when the paramedics were shoving oxygen masks on my face, saying ‘Tachycardia—over 300—hurry!’ to when I was looking at the ambulance ceiling, to when I was recovering with Benadryl and IVs on the emergency room bed.”

“This is the beginning of how I wound up in jail five years later,” she added with anger.

Melissa recovered from her heart condition in 2014 but incurred a \$3,000 ambulance bill. She never received these bills because they were

likely sent to an older address. The unpaid bills were then sent to a collection agency which eventually took her unpaid debt to court. The court then sent notices to summon her to pay her debt.

“I don’t know where the summons papers are,” she said on why she did not appear in court. “If I got them or if they were sent to my old address,” she does not know. “But I intend to find out what happened. I was blindsided by my arrest. *Completely* blindsided.”

Her failure to appear resulted in a bench warrant for her arrest.

### **A bureaucratic nightmare**

Dawn Anderson tried to get her daughter Melissa out of jail immediately. Dawn was a registered nurse for 21 years and spent most of her life raising Melissa while dealing with a disability—she lost both of her legs to diabetes. Her life, like many workers who face crippling healthcare costs, has been one of constant struggle and medical debt from countless surgeries related to her own illnesses.

“When I found out my daughter was in jail,” Dawn noted, “I called the jail and found out through the automated system she was in jail for ‘failure to appear’ and that her bond was \$1,569.”

“I called the Portage City Clerk,” she added, “and explained how Melissa was in jail for an ambulance bill from when she was pregnant and how silly and stupid.” She was confounded that a working-class single mother of three children could be arrested and put into jail over an unpaid bill.

She spoke to a clerk who found Melissa’s case, but not her ambulance bill. What followed next was a Kafkaesque nightmare for Dawn. She was transferred from the Clerk’s office to the Porter County Government building, and then to a tax collections department. The collections department told her that they did not deal with ambulance bills.

After being bounced around, she was finally able to reach the collections office that was hunting her daughter for the unpaid bill. The woman at the office took some time to find the ambulance bill. After finally finding it, she told Dawn, “Your daughter disregarded three notices to appear in court and a warrant was issued for her arrest back in Dec 2016.”

The operator told Dawn that if she paid \$400, the court would release the bench warrant and she would be free. Dawn paid the \$400 right away thinking her daughter would be released the very same day.

Ten minutes later, the office called her back to let her know that the judge and the clerk had left but the release would happen first thing in the morning. In other words, Melissa had to spend a night in jail.

“I was furious,” she said, “but she told me it was out of her hands until the judge signed for release.” The next day the court was delayed for more than two hours because of a snowstorm. Melissa would end up spending another night in jail.

Finally, on the third day, Melissa’s dad, a construction worker, came to pick her up after even more delays. He had to take her to get her car from the impound lot and pay \$246. Her father has seen his share of tragedy: he got hit by a semi-truck while working. He has used his workman’s compensation to help Melissa with her costs.

Dawn pleaded with the collections office to erase her debt. “My daughter spent three days in jail without her kids over an ambulance bill,” she said. Was this not enough to have her debt erased? “Jail doesn’t count,” was their reply.

The collections office told her that Melissa would still have to pay at least \$1,200 of her outstanding debt. Dawn was told that her daughter would have to prove to the court that she could not pay her debt.

### **Poverty in La Porte, Indiana**

The nightmare Melissa Latronica has endured reflects the horrific conditions workers face daily in the United States, with immense wealth accumulated at the top by billionaires and the financial aristocracy while millions endure poverty and hardship.

The town of La Porte, Indiana, where Melissa lives is just a 40-minute drive east of the economically devastated city of Gary, Indiana.

The Northwest Indiana region, including Gary, was once a national and international center of steel production and manufacturing. Steelworkers carried out fierce strikes, going back to 1919, against the major steel companies to fight for higher living standards. By the 1970s, like other parts of the industrial “Rust Belt,” the steel companies carried out thousands of layoffs and created depression-like conditions in cities across the country. Workers’ lives were destroyed, and the city remains ruined to this day.

Conditions in nearby La Porte are not any better for workers. A 2018 United Way study called the Indiana ALICE (Asset Limited, Income Constrained, Employed) report found that 55 percent of households in the city of nearly 22,000 residents are struggling just to meet basic needs. According to the study, more than 50 percent struggle to pay for housing, food, healthcare, childcare and transportation costs.

Melissa makes a poverty wage of \$10 an hour as a certified nurse assistant, one of the top ten most dangerous jobs in the United States, according to a *Forbes* report. The average median salary for a nursing assistant is around \$25,000. Nursing assistants endure the stresses of understaffing, overtime, long shifts, exposure to dangerous illnesses, radiation and dangerous medical devices.

“As a healthcare worker, you are often exhausted from lifting and running around assisting patients for 12 to 16 hours on end,” Melissa said. “It takes a lot to get up in the morning after a shift like that, but as a mom, you do what you need to do for your kids. My ex-husband and I share joint custody, so I’m not raising them entirely on my own like some mothers have to do.”

Throughout Indiana, more than 25 percent of households constitute ALICE households who struggle to make ends meet. More than 30 percent cannot meet basic needs and 75 percent of jobs pay less than \$15 an hour. Conditions for healthcare workers, steel workers, autoworkers, logistics workers and others in the low-wage and temporary job sectors are increasingly intolerable and often devastating.

Melissa’s arrest made life even more difficult for her family. Being jailed took time away from her children who were supposed to be with her on her custody days. “My ex-husband had to scramble and find a way for my kids to get to school while he worked and had to take off work,” she said.

### **The criminalization of debt in America**

Melissa Latronica’s arrest and her dehumanizing treatment in jail for a healthcare emergency bill highlights the increasing criminalization of poverty and the growth of the social crisis in the United States. The phenomenon of debtors’ prisons, once thought to be a Dickensian nightmare of the past that was officially outlawed by Congress in 1833, at least on paper, is again on the rise.

Predatory collection agencies have colluded with the courts to punish the working class for their inability to pay onerous debts. A recent report by the American Civil Liberties Union (ACLU) found that more than 77 million Americans have had their debts turned over to the private debt

collection industry.

The ACLU report is a damning indictment of conditions in more than 44 states in which the justice system criminalizes poverty. Judges, acting on the request of various collections agencies, have issued bench warrants for impoverished workers for various kinds of unpaid debts—including medical bills, student loans, lagging car payments, unpaid rent and utility bills and more.

While the warrants issued are considered civil warrants, not criminal, the incarceration of workers cruelly turns their lives upside down and devastates numerous households who have unbearable levels of debt. The warrants do not cover unpaid debts but the failure to appear in court. Such civil warrants on a worker's record can leave them vulnerable to arrest if they are targeted in a warrant sweep, including in traffic violations such as the one that Melissa faced. Tens of thousands of such warrants are issued every year, for amounts as small as \$28, creating daily horrors in the lives of the working class.

According to the ACLU, more than 6,000 private debt collection agencies operate in the United States collecting billions of dollars. They are hired by businesses and organizations of all sorts, including hospitals that collect unpaid medical debts. In turn, the debt collection companies have contracts with more than 200 district attorneys across the country to utilize prosecutors to demand payments. More than a million workers get letters every year that warn them they could face jail time if debts, for payments as low as \$2, are not repaid. A portion of the fees processed by the debt collection companies are funneled back into the pockets of district attorneys.

The debt collection agencies often file hundreds of lawsuits every day in small-claims courts without evidence that debts are actually owed. Those arrested face even more fees—including pre-conviction fees, sentencing fees, incarceration fees, parole fees—and enter into a downward spiral from jail and into greater poverty.

According to the ACLU report, fewer than 2 percent of defendants have legal representation, effectively eviscerating due process for impoverished workers. Such practices are unconstitutional and violate the Fourteenth Amendment, which states that due process and equal protection under the law are fundamental rights.

## The failure of capitalism

“Growing up watching my mom get screwed with medical debt, having excessive college debt, and having a professional healthcare job that pays just over minimum wage, I truly feel we need to reform predatory capitalism into sustainable practices,” Melissa said.

“Coercing people into paying a debt they had no choice in taking on is unethical,” she added. “This is what our healthcare system is fundamentally doing. It's taking advantage of sick people and milking their pockets. Healthcare should be a service available to all.

“It's truly sad that so many people wind up in an endless sea of debt due to circumstances out of their control. Putting a price tag on a human's life used to be referred to as slavery. I think capitalism has turned into a monster of sorts that has people trying to climb out of situations they had no choice to be in.”

The conditions workers like Melissa face are above all a daily reflection of the complete failure and breakdown of capitalism in the United States and globally. No worker should incur thousands of dollars in debt for healthcare emergencies, let alone face arrest for an inability to pay those bills. The predatory practices of debt collection companies and their collusion with the legal system points to a world turned upside down—an unjust world that demands such a rotten system governed by private profit

be replaced by one that meets social needs, that is a socialist society.

*Melissa's story has generated an outpouring of response from workers around the world. Contribute to her GoFundMe account here to help cover her ambulance bill and other other costs she has incurred.*



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