



Money Matters

ILLINOIS CONFERENCE
UNITED CHURCH OF CHRIST

Friday, October 1, 2021

Weekly Insights into generosity, Conference finances, and being stronger together.

The Burden of Medical Debt Part I: A Plague Affecting Millions

Rev. Dr. David McCurdy

Medical debt is a largely unseen epidemic in America. The Illinois Conference has launched a major fundraising effort that will result in the cancellation--the forgiveness--of *millions of dollars* in medical debt. Here we outline the size and scope of medical debt and its enormous impact.

Americans owe debt collections agencies **\$140 billion in medical debt**. Let that sink in for a moment. ... If this debt was divided equally, every American--of any age--would owe more than \$420. Sadly, *additional* medical debt is also owed to hospitals and other creditors.

It affects many millions: Of course, medical debt is *not* divided equally. But it is all too common. More than 1 in 6 of us owes medical debt to a collections agency. Even when people have insurance, uncovered out-of-pocket costs often exceed their means. It is likely that you or someone you know has struggled, or struggles now, with such debt. Black Americans are especially hard hit; in 2015, nearly 1 in 3 Black adults under 65 carried medical debt.

It's not just the huge bills: Many people think of medical debt as the crushing burden of \$10,000-plus medical bills. Often this is true. But much smaller amounts in collections are also common. Amounts under \$1,000 that might be "modest" for some of us are daunting for many. Given the consequences of not paying the rent or electric bill vs. not paying \$500 in medical bills, rent and electric win out every time. **But the unpaid medical bills--large and small--accumulate, ruin credit and cause chronic stress.**

It's not about "discretionary spending": Circumstances force people to seek medical care when they would rather not. Emergencies need immediate attention. Other medical problems must be treated despite the expense. "Comparison shopping" for the best price is often impossible, or impractical.

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We are called to relieve the plague of medical debt whenever and wherever we can, and ultimately to end it. **The "\$10M in 10 Weeks" campaign is under way.** Starting now, our churches' generosity can become part of the solution for a surprising number of patients and families.

10 Million in 10 Weeks!!



To **learn more** about the Medical Debt Relief Campaign in the Illinois Conference, and to find out how you or your church can **donate** funds, click the button below. You will be directed to our campaign webpage. We will update this page regularly with new information and resources: including a **list of resources** and ready to go **bulletin inserts**.

[Visit our website](#)

And we *Celebrate!!!*

St. John UCC in Palatine's 175th Anniversary!

"On September 26th 2021, St John UCC kicked off our 175th Anniversary Celebration. We honored our forefathers for all that God accomplished through their dedicated efforts. Remembering that Jesus calls us to be empowered, encouraged, hopeful and to draw upon His love, our spirits were lifted high. We believe God still entrusts us with the Good News and look forward to many years of continued service."

~ Pastor Sandy
St. John UCC
Palatine, IL



Support the work of the Illinois Conference with your gifts today!

Who we are
The Illinois Conference of the United Church of Christ is made up of all of the churches, members, clergy and covenant partners affiliated with the United Church of Christ in the northern half of Illinois.

[DONATE NOW](#)

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