

# **\$10M in 10 Weeks Medical Debt Relief Campaign**

## **Resources on Medical Debt & Its Effects\***

For Illinois Conference Congregations, Members, and Friends

*Updated 10/22/21*

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### **Key Sources**

Illinois Conference "2021 Medical Debt Relief Campaign" webpage--URL:  
<http://ilucc.org/2021-medical-debt-relief-campaign/>

For additional resources and up-to-date information on the progress of the "\$10M in 10 Weeks" campaign. Resources include national UCC news stories of previous medical debt relief campaigns around the U.S.--inspiring, and worth a look. **The Illinois Conference gift can become one of these stories!**

RIP Medical Debt--URL: <https://ripmedicaldebt.org/>

Much information on the website, including informative FAQs. Well worth exploring.

Sarah Kliff and Margot Sanger-Katz, "Medical Debt Much Bigger Than Thought," *New York Times*, July 20, 2021, pp. B1, B4. Online version: "Americans' Medical Debts Are Bigger Than Was Known, Totaling \$140 Billion"; URL:  
<https://www.nytimes.com/2021/07/20/upshot/medical-debt-americans-medicaid.html>

Summarizes and elaborates results of a medical journal study of medical debt in the U.S. (journal article is referenced below). Helpful and thought provoking.

Liz Hamel et al., *The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey*, January 5, 2016. URL:  
<https://www.kff.org/report-section/the-burden-of-medical-debt-introduction/>

A lengthy report, but prominent, easily read figures and tables make key points stand out. Highlights interconnections between medical debt and other sources of debt and financial worry.

Signe-Mary Mckernan, Steven Brown, and Genevieve M. Kenney, "Past-Due Medical Debt a Problem, Especially for Black Americans," *Urban Wire: Health & Health Policy*, blog, Urban Institute, March 26, 2017. URL:  
<https://www.urban.org/urban-wire/past-due-medical-debt-problem-especially-black-americans>

Notes disproportionate impacts of medical debt on Black Americans, beginning with higher rates of past-due medical bills and medical debt. Identifies multiple factors likely to contribute to this inequity.

David Himmelstein et al., "Medical Bankruptcy: Still Common Despite the Affordable Care Act," *American Journal of Public Health* 109/3 (March 2019): 431-433.

Shows that medical debt contributed significantly to *the majority* of bankruptcies between 2013 and 2016, even after all Affordable Care Act provisions took effect. Notes that a person's inability to earn an income following injury or illness often intensified the burden of debt.

Elizabeth Bruenig, "Forgive Us Our Debts," *New York Times*, November 28, 2020, p. A27. Online version: "Churches Step in Where Politicians Will Not"; URL: <https://www.nytimes.com/2020/11/27/opinion/covid-medical-debt-church-charity.html>

*A must-read column*, highlighting RIP Medical Debt's work and quoting UCC's Rev. Traci Blackmon at some length. Written with passion about the reality and injustice of medical debt in the U.S. and the need for both charity (efforts like RIP's) and justice--including policy change--to address our crushing medical debt problem.

Karen Pollitz, "Medical Debt Among Insured Consumers: The Role of Cost Sharing, Transparency, and Consumer Assistance," Kaiser Family Foundation, January 8, 2015. URL: <https://www.kff.org/health-costs/perspective/medical-debt-among-insured-consumers-the-role-of-cost-sharing-transparency-and-consumer-assistance/>

Lifts up the reality of medical debt among people with health insurance, where benignly labeled "cost sharing" can mean high deductibles plus significant copays and coinsurance. (And these costs have only grown since this article was published in 2015.)

### **For Further Reading/A Deeper Dive**

Wendell Berry, "Health Is Membership," text of speech at conference, "Spirituality and Healing," Louisville, Ky., October 17, 1994. URL: <https://scienceandsociety.duke.edu/wordpress/wp-content/uploads/Berry-Health-is-Membership.pdf>

The paragraph containing Berry's question, "How can we get well if we are worried sick about money?" appears on p. 6 of the posted text. The whole speech is a striking meditation on health, healing, and health care, and is worth reading in its own right.

Raymond Kluender et al., "Medical Debt in the US, 2009-2020," *JAMA* [the former *Journal of the American Medical Association*] 326/3 (July 20, 2021): 250-256.

Important study finding that (1) medical debt totals are far higher than previously believed, (2) medical debt per person is higher in states that did not expand Medicaid under the

Affordable Care Act, and (3) debt is higher in "poor" ZIP codes. This study is primary source for previously mentioned *NY Times* article by Kliff and Sanger-Katz.

Jacqueline Wiltshire et al., "Medical Debt and Related Financial Consequences Among Older African American and White Adults," *American Journal of Public Health* 106/6 (June 2016): 1086-1091.

Reports that older African Americans had far higher rates of medical debt than white counterparts, due in part to disparities in health status, income, and insurance coverage.

Sarah Kliff, "Covid Medical Bills About to Get a Lot Bigger," *New York Times*, September 3, 2021, p. B6. Online version: "Covid Medical Bills About to Get Bigger"; URL: <https://www.nytimes.com/2021/09/02/upshot/covid-medical-bills.html>

Warns of new medical expenses (= potential debt) for patients as insurers cease to cover COVID costs they once did. This may suggest that the work of RIP and those who help fund it will become increasingly important in years to come.

"Americans' Views of Healthcare Costs, Coverage, and Policy," West Health Institute and NORC at the University of Chicago, March 2018. URL: <https://www.norc.org/PDFs/WHI%20Healthcare%20Costs%20Coverage%20and%20Policy/WHI%20Healthcare%20Costs%20Coverage%20and%20Policy%20Issue%20Brief.pdf>

A wide-ranging survey; key findings identify how medical expenses--bills that have not yet become medical debt--affect people's "financial health" in "significant and enduring" ways, and how people cope with this reality. These are the lengths that people go to in order to *avoid* medical debt. See esp. the summary on pp. 1-3.

Luna Lopes et al., "Public Worries about and Experience with Surprise Medical Bills," Kaiser Family Foundation, February 28, 2020. URL: <https://www.kff.org/health-costs/poll-finding/data-note-public-worries-about-and-experience-with-surprise-medical-bills/>

Outlines Americans' worries about and experience with unexpected medical bills, including worries about paying for insurance premiums and affording prescription drug costs. Readable and helpful graphs and pie charts.

Elisabeth Rosenthal, *An American Sickness: How Healthcare Became Big Business and How You Can Take It Back* (New York, Penguin Press, 2017).

Important background reading on the systemic healthcare context that generates medical debt. Shows the means by which *all* sectors of the healthcare industry seek to maximize revenue and use the system to their advantage. (Don't miss the author's ten "Economic Rules of the Dysfunctional Medical Market.") Relative to medical debt, the book is sprinkled with case examples of patients' struggles with medical bills and the process of trying to pay them.

Sarah Kliff, "Painful Reminder of Baby's Death: \$257,000 Bill," *New York Times*, September 21, 2021, pp. A1, A18. Online version: "Their Baby Died in the Hospital. Then Came the \$257,000 Bill." URL: <https://www.nytimes.com/2021/09/21/upshot/hospital-bills.html>

While this story reports an unusual and extreme instance of medical debt, it illustrates how medical debt and its impact on a credit record can take people by surprise, and intensify suffering and grief in the process.

Gerri Detweiler, "The Truth about Medical Bills Sent to Collections," *credit.com*, July 10, 2020; URL: <https://www.marketwatch.com/story/the-truth-about-medical-bills-sent-to-collections-2020-07-09>

Outlines the medical debt collections process, its impacts on individuals and their credit, and helpful suggestions for those faced with medical debt.

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