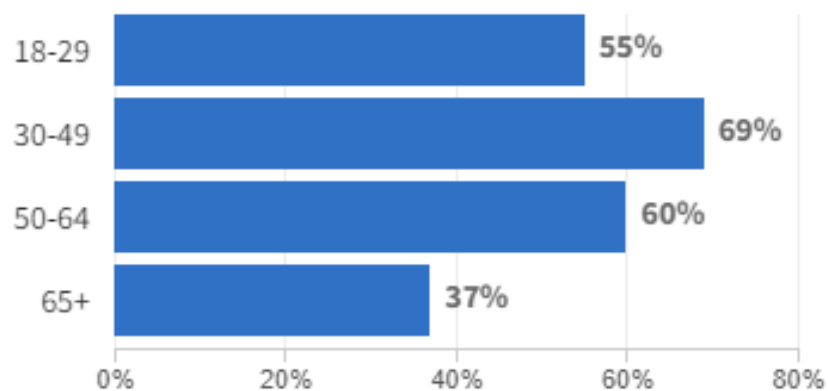


Based on a survey by the Kaiser Family Foundation, it is estimated that more than 100 million people in America — a startling 41% of adults — are saddled with medical bills they cannot pay.

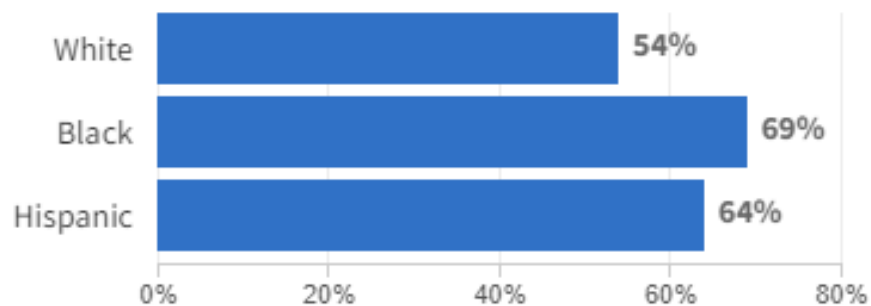
Who Has Health Care Debt?

Share of adults who have had health care debt in the past five years:

AGE



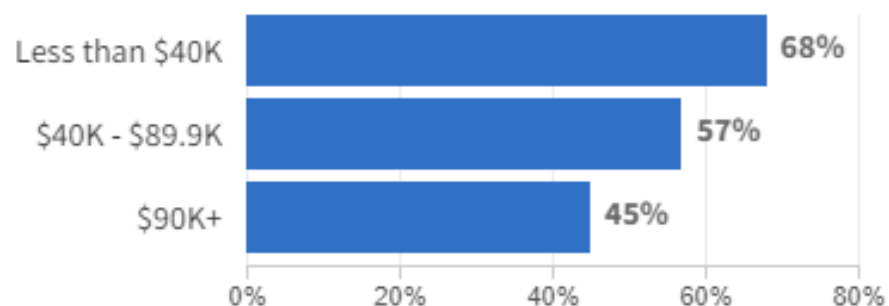
RACE/ETHNICITY



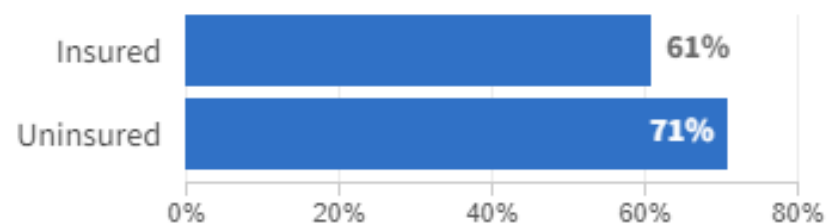
Debt Hits Even High-Income and Insured People

Share of adults who have had health care debt in the past five years:

ANNUAL HOUSEHOLD INCOME



INSURANCE STATUS (RESPONDENTS UNDER AGE 65)



Source: KFF Health Care Debt Survey of 2,375 U.S. adults, including 1,674 with current or past debt from medical or dental bills, conducted Feb. 25

Four In Ten Adults Currently Have Debt Due To Medical Or Dental Bills

Percent who say they have each of the following types of debt due to medical or dental bills for themselves or for someone else's care, such as a child, spouse or parent:

Medical or dental bills that are past due or that they are unable to pay 24%

Medical or dental bills they are paying off over time directly to a provider 21%

Debt they owe to a bank, collection agency, or other lender that includes debt or loans used to pay medical or dental bills 17%

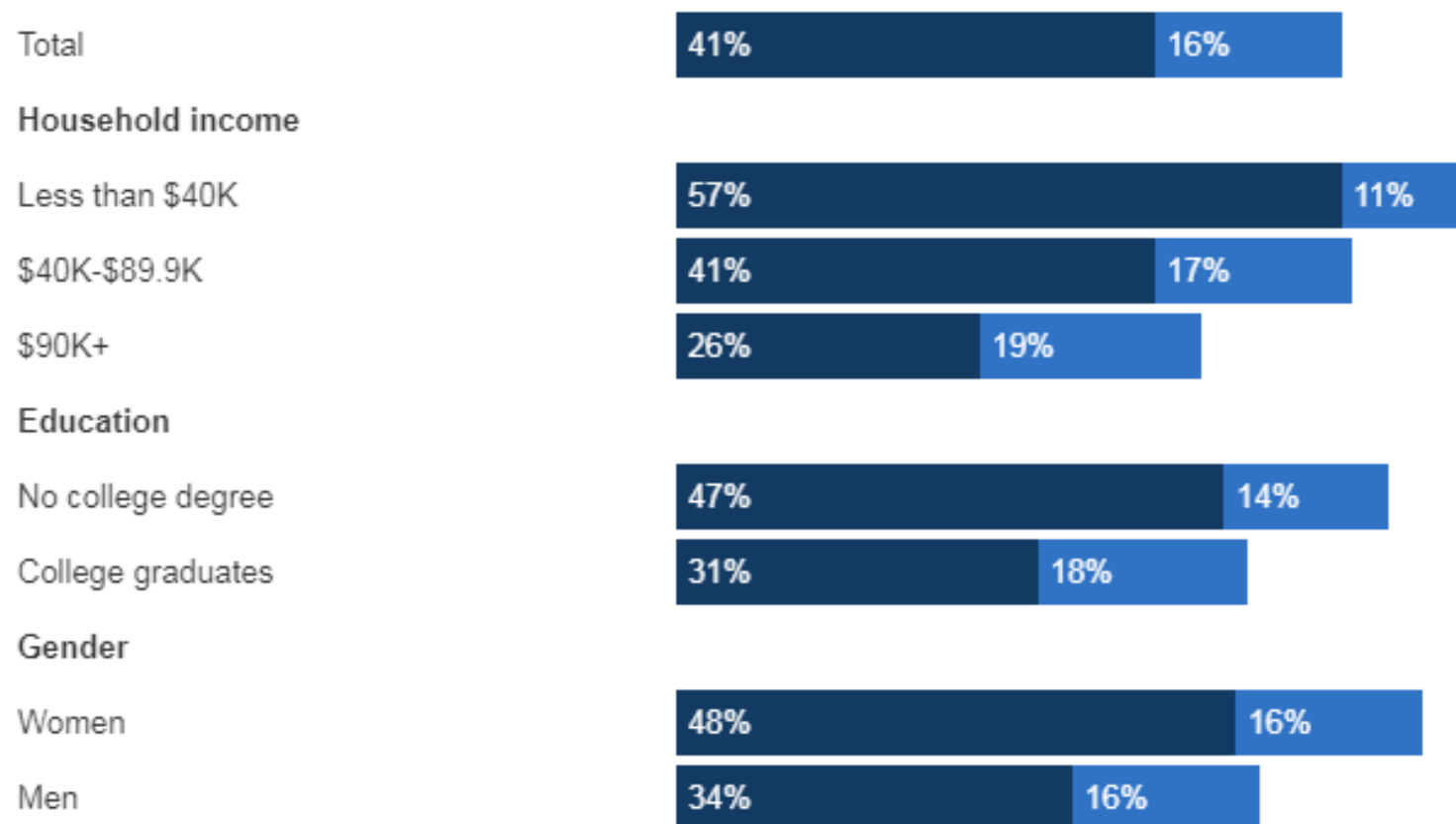
Medical or dental bills they have put on a credit card and are paying off over time 17%

Debt they owe to a family member or friend for money they borrowed to pay medical or dental bills 10%

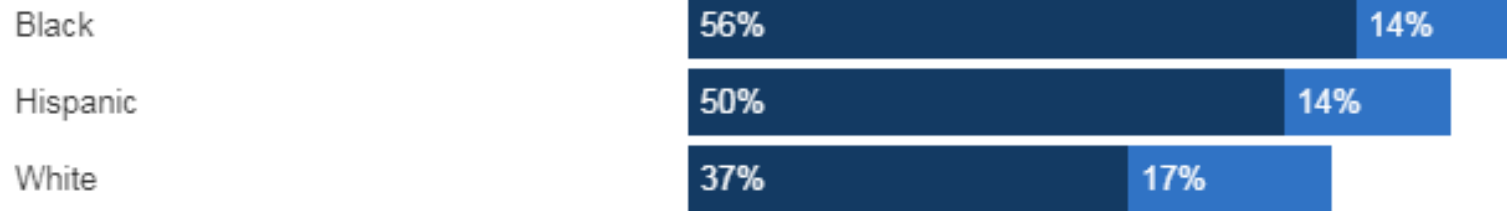
Yes to any of the above 41%

The Uninsured, Parents, Those With Lower Incomes, Black and Hispanic Adults, And Women Are Among The Most Likely To Have Health Care Debt

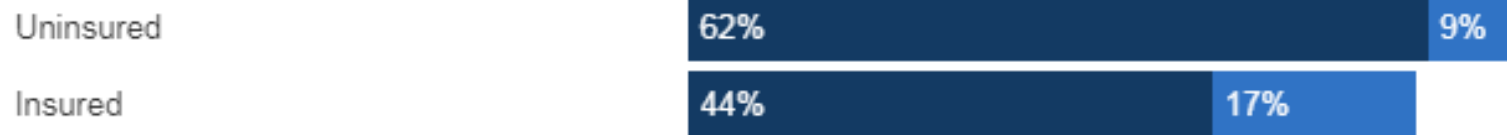
■ Has health care debt ■ Has had health care debt in the past 5 years



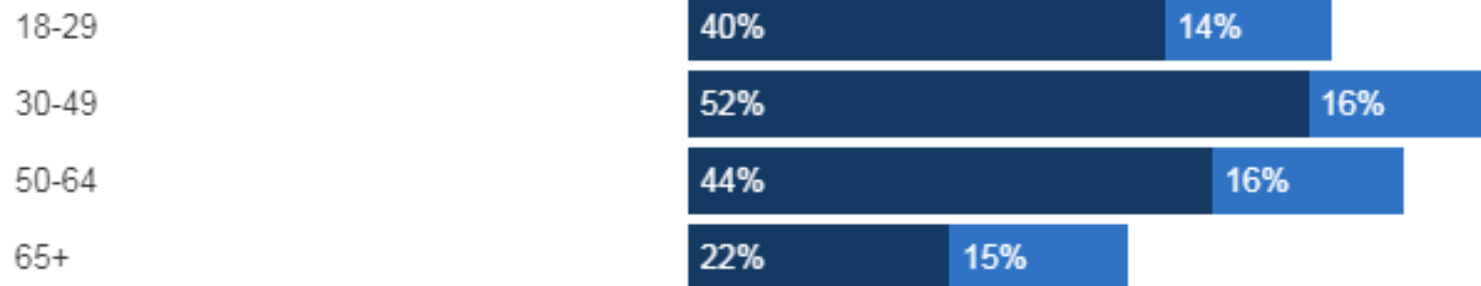
Race/Ethnicity



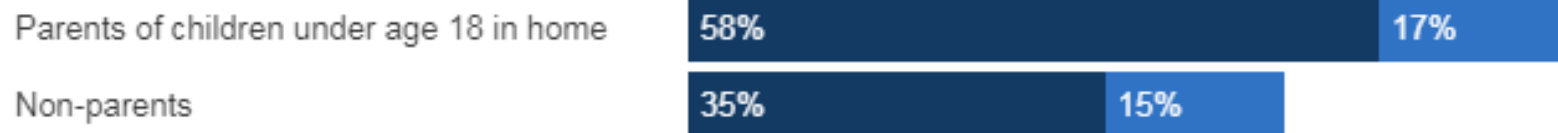
Insurance status among adults ages 18-64



Age



Parental status



Region

Northeast



Midwest



South

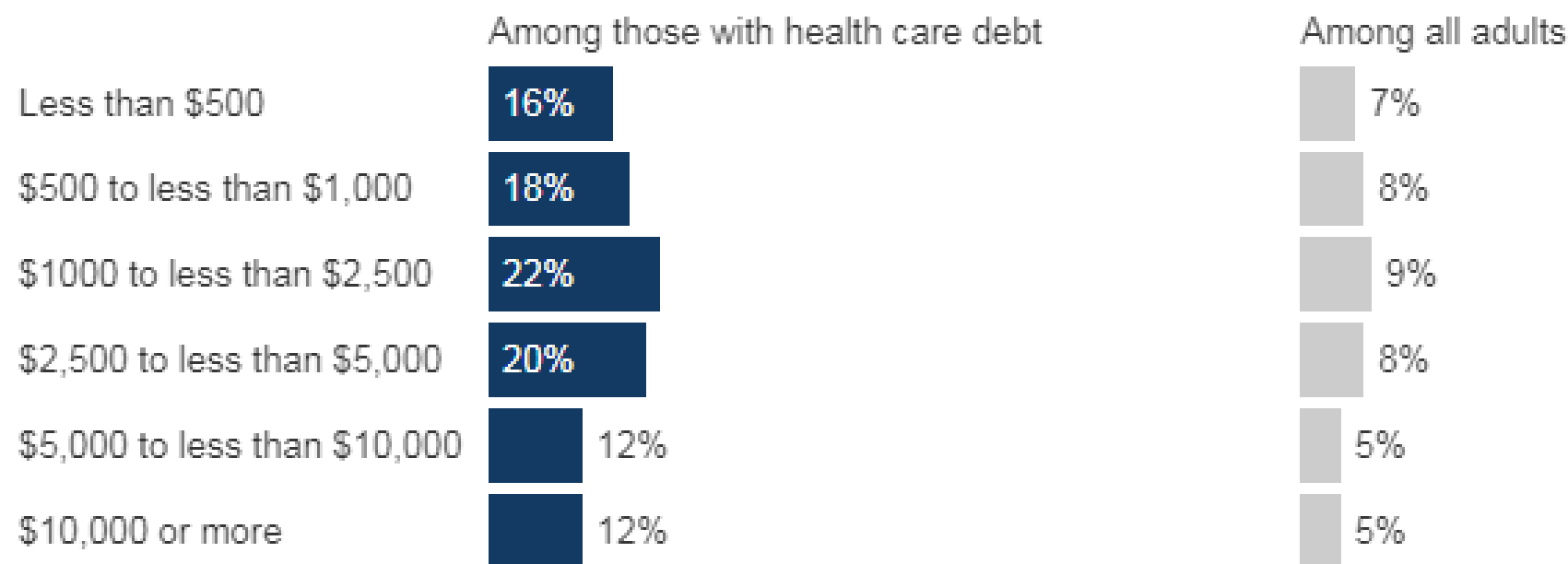


West



About Half Of Adults With Health Care Debt Owe Less Than \$2,500

What is the total amount of medical debt you currently owe, including debt in collections, medical or dental bills on your credit card balance, debt owed to medical providers, banks or other lenders and any debt owed to family and friends for money borrowed to pay for medical care?



Health Care Debt Mostly Due To Acute Medical Expenses, May Involve Bills For Multiple People's Care

Thinking about the medical or dental bills that led to your medical debt, were these bills for...

Your own care

54%

Someone else's care

12%

Both your own and someone else's care

34%

Which of the following comes closer to describing the bills that contributed to your medical debt:

Bills that built up over time, such as treatment for a chronic illness like diabetes or cancer

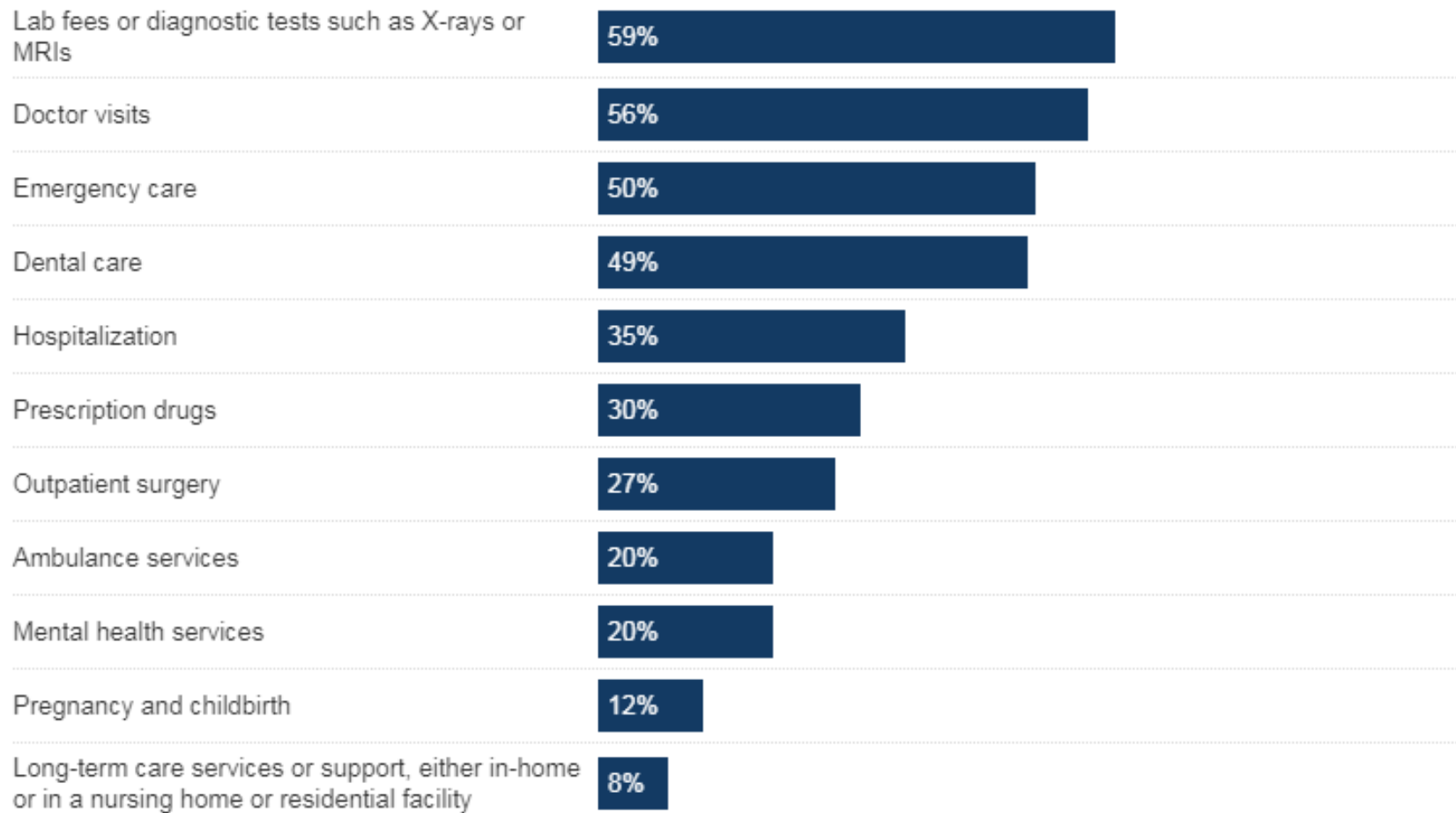
27%

Bills for a one-time or short-term medical expense, such as a single hospital stay or treatment for an accident

72%

Lab Fees, Doctor Visits, Emergency Care, And Dental Care Are The Top Sources Of Bills That Led To Health Care Debt

Percent who say the bills that caused their medical debt were due to:



Nearly Half Of Adults With Health Care Debt Have Been Contacted By Collection Agencies, About A Third Say Their Credit Score Has Been Hurt

Percent of those with health care debt who say...

Their household has been contacted by a collection agency in the past 5 years because of medical or dental bills 47%

Medical debt has negatively affected their credit score 35%

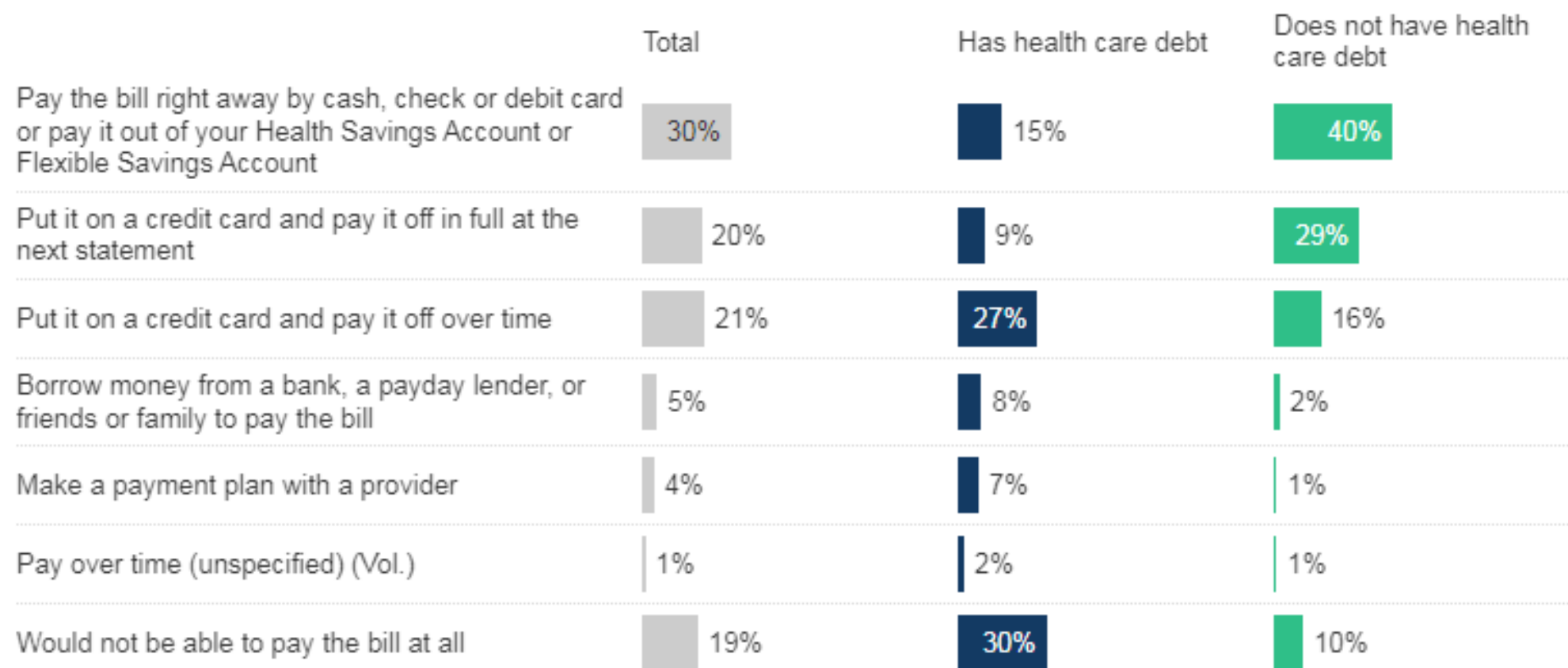
They were sued by a medical provider, collection agency, or debt buyer for a past-due medical or dental bill 6%

They declared personal bankruptcy in the past 5 years 3%

They lost their home due to eviction or foreclosure in the past 5 years 3%

About Half Of Adults Would Not Be Able To Pay An Unexpected \$500 Medical Bill In Full

Suppose you had an unexpected medical bill, and the amount not covered by any insurance you may have came to \$500, how would you pay the bill?



Recent changes concerning medical debt

Effective July 1, 2022, all medical collection debt that has been paid by the consumer in full is no longer included on the big 3 U.S. consumer credit reports. In addition, the time period before unpaid medical collection debt will appear on a consumer's credit report is being increased from six months to one year.

In the first half of 2023, medical collection debt with an initial reported balance of less than \$500 was removed from credit reports and is no longer added.

In June, 2024, the Biden administration has proposed a rule through the Consumer Financial Protection Bureau Office to ban medical debt from credit reports. The earliest this will happen is next year if it is approved. The comment period is open until August 12th.

Bower Hill's first Matthew 25 project



Ran a campaign with RIP Medical Debt (now called Undue Medical Debt) in the fall/winter of 2023 to eliminate medical debt for people living within the Synod of the Trinity. Our goal was \$500,000 which would have eliminated about 50 million dollars in medical debt. We hoped that every member of the Synod of the Trinity would go to the RIP website and donate at least \$5.

\$500,000 = \$50,000,000?? How can that be?

- [About Our Organization — Undue Medical Debt](#)
- **Undue Medical Debt** was started by professional debt buyers. The commercial debt market works like this:
 - Someone owes a debt that isn't paid. It get purchased by a debt buyer for about a penny on the dollar.
 - The buyer of the debt pesters, threatens, and cajoles the debtor to repay the debt at the original amount. Thus, a penny spent can be a dollar earned if they are successful.
- **Undue** buys the debt portfolio for pennies but rather than pestering the debtor, asks donors to pay what **Undue** spent to buy it.

- When our online campaign was completed on January 31st, we had raised \$48,986.35.
- **Undue** went to the debt market to buy debt for \$48,986.35.

WHO QUALIFIES FOR DEBT RELIEF FROM UNDUE?

4×

Those earning 4x or below
the federal poverty level.

5%

Those with medical debt that is
5% or more of their annual income.

And???

- I received an email from Sofia, our campaign coordinator at **Undue**, on March 7th. Here is what it said.

Hi Jean,

I hope you're doing well!

I am thrilled to share the final results of our recent debt abolishment with you.

In total, The Synod of the Trinity, PCUSA's campaign **eliminated \$5,957,132.58 of medical debt for 6,537 families** across your service area! Please find the county breakdown attached.

I want to thank you and the wonderful Synod of the Trinity community for partnering with RIP Medical Debt and taking on this debt relief initiative. It has been such a pleasure working with you on this important cause!

Our Debt Fulfillment Report



Purchase Cycle:
AC-0078
Total Donation:
\$48,986.35

The Synod of the Trinity, Presbyterian Church USA Campaign Medical Debt Fulfillment Report

State	County	Recipients	Amount abolished	Avg abolished
OH	Belmont County	1383	\$1,004,016.41	\$725.97
OH	Columbiana County	951	\$538,796.98	\$566.56
OH	Harrison County	82	\$84,908.96	\$1,035.48
OH	Jefferson County	471	\$309,977.15	\$658.13
OH	Monroe County	151	\$98,449.44	\$651.98
PA	Adams County	3	\$1,172.43	\$390.81
PA	Allegheny County	85	\$88,464.85	\$1,040.76
PA	Armstrong County	15	\$12,071.26	\$804.75
PA	Beaver County	6	\$8,469.88	\$1,411.65
PA	Bedford County	1	\$34.65	\$34.65
PA	Blair County	4	\$2,869.43	\$717.36
PA	Bradford County	1	\$80.00	\$80.00
PA	Bucks County	2165	\$2,499,206.12	\$1,154.37
PA	Butler County	6	\$3,409.10	\$568.18
PA	Carbon County	3	\$21,493.20	\$7,164.40
PA	Centre County	2	\$1,630.42	\$815.21
PA	Chester County	6	\$4,168.24	\$694.71
PA	Clearfield County	2	\$1,717.20	\$858.60
PA	Clinton County	2	\$16,965.04	\$8,482.52
PA	Columbia County	4	\$3,061.14	\$765.29
PA	Crawford County	9	\$7,129.90	\$792.21

State	County	Recipients	Amount abolished	Avg abolished
WV	Preston County	3	\$4,929.00	\$1,643.00
WV	Putnam County	4	\$1,390.88	\$347.72
WV	Raleigh County	20	\$11,198.17	\$559.91
WV	Randolph County	3	\$7,117.84	\$2,372.61
WV	Ritchie County	3	\$1,778.06	\$592.69
WV	Roane County	5	\$11,421.17	\$2,284.23
WV	Summers County	4	\$2,521.89	\$630.47
WV	Taylor County	4	\$2,466.80	\$616.70
WV	Tucker County	1	\$1,288.00	\$1,288.00
WV	Upshur County	1	\$766.95	\$766.95
WV	Wayne County	45	\$42,112.05	\$935.82
WV	Webster County	3	\$3,335.91	\$1,111.97
WV	Wetzel County	2	\$88.00	\$44.00
WV	Wirt County	2	\$5,085.12	\$2,542.56
WV	Wood County	18	\$20,450.62	\$1,136.15
WV	Wyoming County	5	\$22,024.91	\$4,404.98
Total		6,537	\$5,957,132.58	\$911.29

What happens to the families whose debt has been abolished?

- About 2 weeks after the email from Sofia, the families whose debt we abolished received a letter telling them that their debt of \$xxxx has been abolished by “your neighbors in the Synod of the Trinity, Presbyterian Church, USA”
- There is no application, tax consequences or penalties. Just like that, that debt is gone. The debt is removed from their credit report.
- Because of the way this works, **Undue** cannot abolish medical debt by individual request.
- [Stories Archive — Undue Medical Debt](#)

How to get involved:

- Make a comment to the CFPB before August 12th about the proposed change to adding medical debt to credit reports.
 - [Prohibition on Creditors and Consumer Reporting Agencies Concerning Medical Information \(Regulation V\) | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)
- Donate to **Undue** either with your own campaign or by supporting one that is currently running
 - [Undue Medical Debt — Donor-powered medical debt relief, liberating everyday people.](#)