

## Helping to Erase Medical Debt in the East Bay

Inspired by several UCC churches in Chicago, and continuing in other areas like St. Louis, there is a campaign going on within the UCC to help people burdened by medical debt in various parts of the country. And we in the East Bay wish to join in!

Medical debt cripples so many Americans, particularly those vulnerable communities who are living in poverty, veterans, the sick and the elderly. Medical debt is a huge driver of the destabilizing forces that can lead individuals and families to become homeless, so relieving our neighbors of medical debt can actually help prevent homelessness in the future. In America right now, **43 million Americans owe about \$75 billion in past-due medical debt**. 60% of all bankruptcies are caused by medical debt. And this is despite the fact that 75% of those in medical bankruptcy had health insurance coverage. Debt like this can cause immense stress, sleepless nights, the fracturing of families, and the loss of hope in the future.

And yet, we all can help. Through an organization called RIP Medical Debt, we can help buy up large bundles of medical debt in particularly hard hit communities and then forgive that debt. Every \$100 contributed forgives around \$10,000 in medical debt – and that changes lives. This is our goal.

RIP Medical Debt says that they can purchase **all** the available medical debt for Alameda and Contra Costa County for just under \$50,000. If we can raise that amount, we will be able to erase medical debt of \$2.6 million in Contra Costa and \$2.1 million in Alameda. So we have begun a campaign to do just this. We have asked RIP Medical Debt to begin our campaign on Ash Wednesday, February 26th with the intention of raising \$50,000 by Easter Sunday, April 12th, 2020. In order to be successful, we are asking all of our 31 United Church of Christ churches in Contra Costa and Alameda to collectively pledge at least 50% (\$25,000) in advance, by Ash Wednesday, so that when the public donation page managed by RIP Medical Debt is made live, we can then invite our ecumenical partners and friends to match our gifts by donating through the RIP platform.

Perhaps your church has mission funds that have not been designated yet, or the pastor has a discretionary fund that could be tapped for this purpose? Maybe a special offering could be collected for this purpose? Perhaps you have some individual donors who could be asked to give? But whether your

church can pledge a lot, or even a little bit, we have faith in our capacity to raise this money and bring genuine financial relief to our local neighbors staggering with the burden of medical debt.

Please help in any way that you can. Rev. Stephen Hinerman, <stephenhinerman@yahoo.com> has offered to be our point of contact for this campaign to answer your questions and to receive your pledges. So please, we are asking you to start raising what money you can, and let Stephen know what amount your congregation can give. And when the campaign goes live on Ash Wednesday, we will all publicly pledge our donations, and then share the public donation page with neighbors, friends, and ecumenical partners, so that on Easter Sunday, we can celebrate that “we erased \$2.7 million in medical debt for Lent!” Please pledge to help!! There is nothing like a “Medical Jubilee” to help move us towards greater justice.