

RIP Medical Debt Program Fundraising Campaign



Jesus said to them, "They need not go away; you give them something to eat." They replied, "We have nothing here but five loaves and two fish." And he said, "Bring them here to me." Then he ordered the crowds to sit down on the grass. Taking the five loaves and the two fish, he looked up to heaven, and blessed and broke the loaves, and gave them to the disciples, and the disciples gave them to the crowds. And all ate and were filled; and they took up what was left over of the broken pieces, twelve baskets full. (Matt 14:16-20)

Our congregation is joining with two other Galena churches to raise money for the RIP Medical Debt program. Like the loaves-and-fishes story, RIP multiplies the financial gifts given to it to purchase and forgive outstanding medical debts of the poor at dollar amounts far beyond the level of donations given. Here's how:

When someone is unable to pay their bill, that debt is often packaged with other people's debt and sold to bill collectors for a fraction of the total amount of the bill. RIP negotiates with hospitals and doctors to purchase the debts of the severely poor—typically at a rate of \$1 for every \$100 of debt. Then, instead of collecting that debt, RIP forgives it. They write the former debtor a letter explaining that they no longer owe that debt and that this gift will not have any

impact on their taxes. In addition, RIP writes to credit agencies to verify the debt has been paid, thus clearing the debtor's credit history.

This approach has been so successful that since the founding of RIP in 2014, the group has cleared nearly \$5 billion in debt.

Americans currently owe \$140 billion for medical procedures. The weight of that debt falls most heavily on the poor. The federal government's Office of Disease Prevention and Health Promotion says, "[...] the risk for chronic conditions such as heart disease, diabetes, and obesity is higher among those with the lowest income and education levels. In addition, older adults who are poor experience higher rates of disability and mortality."

However, 30% of the poor skip medical treatment due to concerns over their inability to pay. Others cut back on necessities, such as food, clothing, heat or housing so they can attempt to pay off their medical bills. Still others take on extra work or an additional job or use up most or all of their savings.

Therefore, the relief provided by RIP comes as a huge sign of hope. As one RIP recipient put it, "I was having a hard time trying to figure out how I was going to pay all this amount of money and it's not been easy finding a job especially when you have two kids and with this pandemic going on. It has really been a very hard year for me and for everyone. I would love to thank personally that special person that helped me with my account. I am so thankful and I just want to say God bless you always."

In Luke's gospel, when Jesus returns from his 40 days in the wilderness, he begins his public ministry by going to the synagogue and reading from Isaiah 61, "The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. The Lord has sent me [...] to let the oppressed go free, to proclaim the year of the Lord's favor." He told the people listening that this scripture was now fulfilled in their hearing.

May we, the living body of Christ in our time, bring good news to the poor and proclaim the year of the Lord's favor, as we help to fulfill the scripture in the hearing of our neighbors who need it most, liberating them for a more abundant life.