

FUNDING OPPORTUNITY: RIP Medical Debt and Communities Joined in Action to Relieve and Prevent Medical Debt

Project Summary

RIP Medical Debt (RIPMD), a 501(c)(3) national nonprofit whose mission is to end medical debt, is partnering with Communities Joined in Action (CJA), a nonprofit organization whose mission is to improve health access and eliminate disparities in the communities of its members, in a collaboration that will focus on localized medical debt relief and policy work. The goals of this partnership are to empower CJA's members with an understanding of RIP's work and how medical debt impacts communities and to pilot collaborative partnerships in three communities where RIP and selected CJA members will learn from one another, push for imminent medical debt relief, and promote systemic change at the local level. Key actions will include:

- **Engaging local hospitals and health systems** to participate directly in debt abolishment, and potentially other aspects of the project
- **Communicating** the value and importance of addressing medical debt, with a focus on personal stories
- **Raising funds locally for medical debt relief**
- **Influencing policy change** to prevent medical debt from reoccurring
- **Evaluating** the impact of medical debt relief on individuals, families, and communities

Rationale and Approach

Medical debt results from unplanned illnesses and accidents and from medical bills that many can't afford. Hospitals and health systems strive to provide charity care (also called financial assistance), but many people burdened by financial hardship still owe problematic medical debt—in some cases years after services were provided. Since 2014, RIPMD has offered a unique solution to these problems. Using funds donated by individuals, faith-based organizations, and others, RIPMD has acquired over \$6.7 billion in medical debt accounts from hospitals, health care systems and others for pennies on the dollar—and abolished them. Our aim in this funding opportunity is to expand on RIPMD's existing model by combining our debt relief approach with local, community-led efforts to build public awareness, reduce stigma, and influence policy change to prevent medical debt from reoccurring.

This limited funding opportunity will pilot a new approach that is open to members and participants of the Communities Joined in Action network. We seek to support community collaboratives in three (3) locations that will:

- **Engage diverse health care, community health and social leaders** to drive coordinated action to relieve medical debt for individuals and improve health and economic well-being at the local level
- **Involve health care system and hospital leaders** who can commit their organizations to participating in RIPMD's debt relief process¹

¹ RIPMD targets our debt relief to people whose incomes fall below 400 percent of the Federal Poverty Level, or whose medical debt exceeds 5 percent of family income.

- **Build local collaboration and vision for systemic change** with community members, health care partners, and policymakers
- **Participate in a learning cohort** with other awardees, RIPMD and CJA

We are seeking to support community collaboratives that have a backbone organization that can assist in driving work forward, supporting the project team, and collaborating with various stakeholders. Community characteristics we will consider during selection include community size, levels of social vulnerability, and concentration of risk factors for medical debt. Additional information about program expectations and the funding opportunity can be found [HERE](#).

For more information on how RIPMD acquires and relieves debt from health care providers, please visit [Hospital and Health System Partnerships - RIP Medical Debt](#).

How CJA and RIPMD Will Support Community Collaboratives

CJA and RIPMD are facilitating several activities to share information about the RIPMD model and explore ways that community collaboratives can engage in this work, including a three-part webinar series of catalyst conversations, a call for proposals, and a plenary session at the CJA national meeting in September 2022. Once the communities are identified, participating collaboratives will have access to subject matter experts at RIPMD, facilitated sharing with peers, and financial resources to achieve their priority outcomes. These supports will be designed with input from the applicants and participating community partnerships. Insights on the experiences and accomplishments of the participating communities and their residents that experience debt relief will be disseminated widely as a mechanism to scale change in communities across the country.

Application Process

The funding opportunity is available to community collaboratives with hospital/health system partners that are committed to relieving medical debt. The application and selection process will include the following steps:

- Interested community collaboratives will submit a letter of intent by June 1. LOIs will be submitted to communityimpact@ripmedicaldebt.org.
- A diverse panel of CJA and RIPMD stakeholders will review the LOIs in early June.
- Five communities will be selected to participate in additional virtual web-based discussions in July/August.
- The review panel will select up to three communities to receive up to \$200,000 over two years to conduct the pilot project.

Call to Action

The CJA and RIPMD Community Impact Initiative will establish pathways for community and hospital partners to collaborate and eliminate the harmful effects of medical debt on health access and economic well-being at the local level. Our vision is that medical debt will no longer be a barrier to affording a humane standard of living, accessing credit, or achieving financial stability; and that inequities in access to care due to financial barriers will cease to exist.

Making this vision a reality will require patients and community members, community leaders and partners, hospitals and healthcare providers, and policymakers to come together to relieve medical debt for their neighbors and patients; to build new ways of partnering that connect people in need with the right resources at the right time; and to improve community health and economic well-being by courageously and collectively addressing the systemic issues that contribute to medical debt. Please join us as we push forward towards a day when medical debt is a thing of the past.