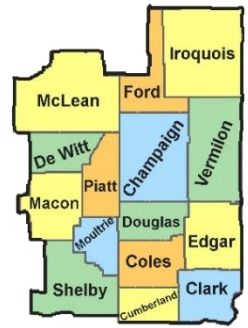




**First Mennonite Church of Champaign Urbana**  
*in partnership with Undue Medical Debt*



**HELP US RELIEVE  
MEDICAL DEBT IN EAST CENTRAL ILLINOIS**  
January 26 – March 16, 2025

**Our Goal:**

**To raise \$20,000 which will provide \$3.1 million in medical debt relief  
to people in 15 East Central Illinois Counties**

**WHY?** In the past five years, over 100 million adults in the United States have had medical debt, with more than \$220 billion owed, including 44% of people who are insured.<sup>1,2</sup> Medical debt is often incurred due to unexpected illnesses and accidents. Almost 40% of U.S. households do not have money to cover a \$400 emergency expense.<sup>3</sup> And, nearly 43% of those with employer coverage and 57% with marketplace plans have difficulty affording health care.<sup>4</sup> The growth of out-of-pocket costs also contributes to the problem. Employees' share of medical costs has grown 53% over the last 10 years; for a marketplace healthcare plan, the average deductible is \$3,057.<sup>2</sup>

An ongoing affordability crisis, unconstrained health care costs, and a fragmented health care system that is difficult to navigate all contribute to medical debt. It is not surprising that medical debt is the leading cause of personal bankruptcy in the U.S., according to a 2019 study.<sup>5</sup>

While medical debt is a commonly shared experience throughout the United States, certain groups are more likely to be affected by high medical debt: People of Color, young families giving birth, individuals with chronic health issues and disabilities, and people with low incomes.<sup>1,2,6,7</sup>

In Illinois, more than 1.75 million residents currently carry an estimated \$4 billion of erasable medical debt. In Coles, Vermilion and Macon counties, 20% to 30% of residents are living with medical debt and have been assigned to a debt collection agency.<sup>8</sup> Although the State of Illinois included money for medical debt relief in its current budget, more funds are needed for a greater impact, since medical debt is an ongoing problem here and across the United States.

Medical debt of this scope is a uniquely American problem. Medical bankruptcy is virtually unheard of in other developed countries because of how health care systems are structured and financed.<sup>9</sup> Systemic change is needed to develop a transparent, affordable and equitable health care system, with insurance coverage for all. Otherwise, health care costs will continue to rise, medical debt will endure, and people will continue to delay or forgo health care because they are afraid of not being able to pay.

**In the spirit of the Bible's Jubilee Year, which celebrates debt forgiveness as an act of compassion and justice, we seek to provide medical debt relief as love in action and an appropriate response to our current health care system.**

First Mennonite Church, in partnership with *Undue Medical Debt*, is spearheading a community-wide fundraising campaign to provide medical debt relief in East Central Illinois. From January 26 – March 16, 2025, we are inviting faith partners and the broader community to help raise \$20,000, which will provide \$3.1 million in medical debt relief to financially vulnerable people in 15 counties in East Central Illinois: Champaign, Douglas, Vermilion, Iroquois, Edgar, Clark, Coles, Cumberland, Shelby, Moultrie, Macon, Piatt, De Witt, McLean, and Ford.

**HOW?** We are partnering with [Undue Medical Debt \(UMD\)](https://www.unduemedicaldebt.org/), a national non-profit company that purchases medical debt of those most in need – people below 4x the poverty line or who have debts that are 5% or more of their annual income. These debt portfolios are purchased at a steep discount. In general, for every \$1 donated to UMD, an average \$100 of debt is wiped out; in our case \$155 of debt will be eliminated for every \$1 given. **Individuals cannot apply to have their medical debt relieved.** Recipients of medical debt relief are determined by *Undo Medical Debt* based on the availability of bundled debt portfolios. To learn more about Unde Medical Debt, visit: [www.unduemedicaldebt.org/](https://www.unduemedicaldebt.org/).

**Our goal is to raise at least \$20,000, with First Mennonite matching every dollar up to \$10,000 from our Local Mission Initiative toward the fundraising effort. Donations are tax deductible, with 100% applied to cancelling debt.** Since 2014, Undue Medical Debt has relieved nearly \$15 billion in medical debt for over 9 million people nationally. They have a 100%, 4-star rating from Charity Navigator.

### You Are Invited to Participate:

- **Plan opportunities for education and fundraising within your community of faith or other circles.** During the fundraising campaign (January 26–March 16), choose a weekend to host a special event or offering to contribute to our effort. If your faith community plans to participate, please let us know; we would like to acknowledge our medical debt relief partners. Contact our office at: [office@fmc-cu.org](mailto:office@fmc-cu.org).
- Learn more about medical debt at our resources page: <https://fmc-cu.org/learn-about-medical-debt/>
- Help us spread the word on social media and in announcements.
- Donate to the effort through our fundraising page on Undue Medical Debt’s website: <https://unduemedicaldebt.org/campaign/help-us-relieve-medical-debt-in-east-central-illinois/>

If you have any questions, feel free to reach out to one of our medical debt campaign committee members:

Rhonda Gibson, Convener  
Clark Breeze, retired health insurance broker  
Pastor Michael Crosby

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1. [The burden of medical debt in the United States](#), Peterson-KFF Health System Tracker (Feb. 12, 2024).
  2. [From Medical Bill to Medical Debt](#), Undue Medical Debt.
  3. [Economic well-being of U.S. Households in 2023](#), Federal Reserve (May 2024).
  4. [Paying for It: How Health Care Costs and Medical Debt Are Making Americans Sicker and Poorer](#), Findings from the Commonwealth Fund 2023 Health Care Affordability Survey (October 23, 2023).
  5. [Medical Bankruptcy: Still Common Despite the Affordable Care Act](#), American Journal of Public Health (March 2019, Vol. 109:3, pp.431–433).
  6. [Diagnosis: Debt](#), Kaiser Family Foundation Health News Investigation.
  7. [Medical Debt Among New Mothers](#), Kaiser Family Foundation, *Health Costs*, May 9, 2024.
  8. [IL General Assembly Medical Debt Relief Act \(305 ILCS 85/1\)](#).
  9. [Medical Bankruptcies by Country 2024](#), World Population Review.