



Medical Debt

IMPACT REPORT 2023

**OUR REBRAND AND 10-YEAR
ANNIVERSARY HIGHLIGHTS**

**STORYTELLING, POLICY OUTLOOK
AND OUR FUTURE**

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IMPACT REPORT

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FROM THE CEO

I'm honored to share how far Undue Medical Debt has come as an organization over the past year. Especially as we enter our 10th year of work, storytelling and sharing the perspectives of those we serve are vital to our success. Our beneficiaries and those impacted by medical debt are the reason we fight every day for change.

Recently, one of our beneficiaries of medical debt relief shared his story during a press conference announcing a new partnership: "When I think back to that night when I received my injury I remember that I hadn't yet lifted myself from the ice when I thought 'Oh God, what is this going to cost me?' My first thought wasn't about how severe my injury was, it wasn't about how I was going to get to the hospital, and it wasn't about recovery. The unfortunate fact of the matter is that this is the reality for millions of people not only here, but across the country. No one chooses to get sick; no one chooses to get injured – but when they are, the primary concern should be their recovery. Not the financial, emotional, and mental strain of medical debt."

This is our nation's reality, and it is our collective responsibility to improve this healthcare system which places unpayable burdens on everyday people. The financial and emotional toll of managing debt affects people's overall well-being. As a nonprofit committed to relieving the 'undue' burden of medical debt, we're proud that this issue continues to be centered in conversations around policy changes and research opportunities, all of which have accelerated Undue Medical Debt's effective debt relief program in 2023.

During 2024, you can expect to see the same commitment from our expanding team, along with additional strategies for debt relief and an even deeper commitment to policy changes aimed at staunching the creation of new medical debts. We are ever so grateful for your support, especially as we begin our 10th year as an organization. Within those 10 years, your support has been vital to the more than 7 million families, and growing, across all 50 states that we've relieved of burdensome debts!

Many thanks for all that you do,

A handwritten signature in blue ink, appearing to read "Allen Shaw".

PRESIDENT AND CEO



NEW NAME. SAME MISSION.

Founded in 2014 by experts in the medical debt collections field, RIP Medical Debt officially rebranded as Undue Medical Debt on April 14, 2024. This name change, more than a year in the making, reflects the organization's significant evolution over the past decade. Since erasing \$1 billion in medical debt in 2020, the nonprofit has now erased over \$12 billion.

While continuing our mission to end medical debt, the organization has expanded its vision to address the root causes through policy and programmatic efforts. This rebranding symbolizes a commitment to systemic change, aiming to transform the healthcare system to make debt relief unnecessary.

The introduction of the "Undue Medical Debt" brand marks a pivotal moment, showcasing the organization's growth and its ambitious vision for a future where the underlying causes of medical debt are resolved. The name "Undue" signifies that medical debts are no longer due once addressed by the organization and highlights that medical debts are often an undue and unjust burden.

The new, royal blue stamp logo evokes the opposite of a red "due" stamp on an unpaid bill or collections notice and aims to convey to recipients of debt relief that some or all of their medical debt burden has been removed.

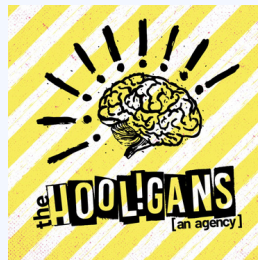
"The rollout of our new name and brand represents an exciting moment in our organizational history," shares Undue Medical Debt president and CEO, Allison Sesso. "These changes reflect how much we've grown and capture our bold vision for a future in which the causes of medical debt are undone, eliminating the need for us to make debts un-due. Our mission remains to end medical debt and be a source of justice in an unjust healthcare finance system, a unique solution for patient-centered healthcare providers and a moral force for systemic change so all people can seek healthcare without fear."

THANK YOU TO OUR REBRAND PARTNERS



GREAT BELIEVER

nolan tredway



media
cause





UNDUE
Medical Debt

10TH ANNIVERSARY CELEBRATION

PHOTOGRAPHY BY JILLIAN NELSON & JONATHAN CHU



CEO/PRESIDENT ALLISON SESSO
AND BOARD CHAIR WILLIAM VON MUEFFLING

TEN YEARS OF SUCCESS

Our 10-Year Anniversary Celebration was everything we imagined and more! The evening was filled with laughter (thanks to comedians Adam Conover and Josh Gondelman), inspirational moments from our beneficiaries who shared their powerful stories (watch the video below) and an incredible passion from those in attendance to champion our cause.

We were thrilled to see so many enthusiastic individuals come together to support making systemic change nationwide for the many who are burdened by medical debt. The generosity and commitment to our cause was profound and appreciated, and it is because of our supporters that we can continue to make a positive impact in our respective communities.

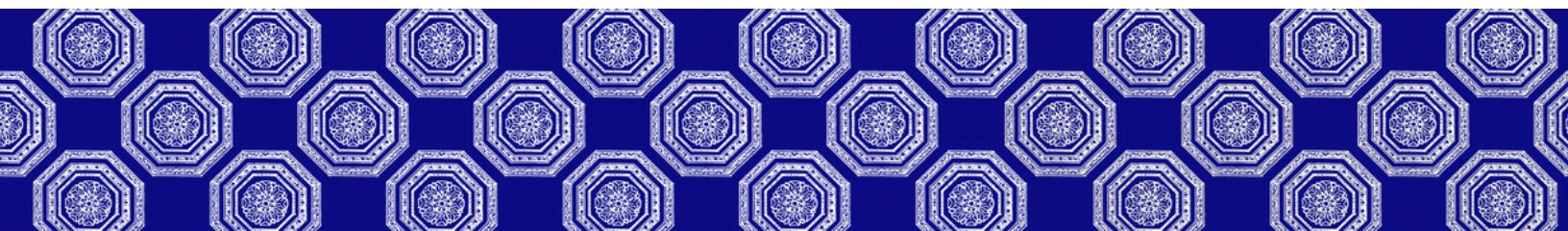
We're excited to share that the event raised enough funding to erase approximately \$100 Million in unpayable medical debt!



SHARON MCMAHON



COMEDIAN ADAM CONOVOR AS THE EVENT MC









THE UNDUE MEDICAL DEBT BOARD OF TRUSTEES
NOT PICTURED: JERRY ASHTON, TED SANN, AND JONATHAN WIGGS

The energy and generosity emanating from the event space at Cipriani was truly special, and for that, we are grateful.

Although ten years is a wonderful milestone, and for us filled with many accomplishments, we hope that another ten does not go by without lasting systemic change in our country.



Thank You to Our Celebration Sponsors & Host Committee

Honorary Co-Chairs

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Sharon McMahon

Co-Chairs

Jeff Smedsrud
Peter Yu

Host Committee

Christine Dang-Vu and Hannah Ressinger
Rose Gasner
Keith Hearle
Michele Masucci, Vice Chair
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Jenna Rutchik
Brian Urban and Stephanie Canavan

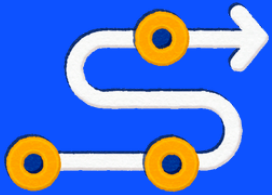


THE ROAD TO UNDUE

Some of the ways Undue has evolved in the last few years:

- Who qualifies for relief has changed, from 2x the federal poverty line to 4x. This change reflects that increasingly middle class families are burdened by unpayable medical debts.
- In 2021, Undue began acquiring medical debt directly from health care providers which makes up more than 50% and growing of the debts relieved
- Undue is increasingly sharing insightful feedback with providers like hospitals to amend upstream financial aid policies and insurance navigation so less patients fall through the cracks.
- Undue is piloting strategic partnerships with community groups to pair debt abolishment with access to other healthcare and financial resources like navigators for health insurance.
- Undue has created and continues to build out a public policy team to address the upstream causes of medical debt and is increasingly partnering with local governments to target medical debt relief to specific geographic areas increasing the impact of the program.

UNDUE'S TIMELINE



Undue (then known as RIP Medical Debt) is founded by former debt collection executives with decades of experience

John Oliver partners with Undue to erase \$15 million of medical debt on Last Week Tonight

2014

2016

\$1 BILLION
in medical debt abolished

Undue partners with NBC/Telemundo TV stations to erase \$15 million of medical debt

2019

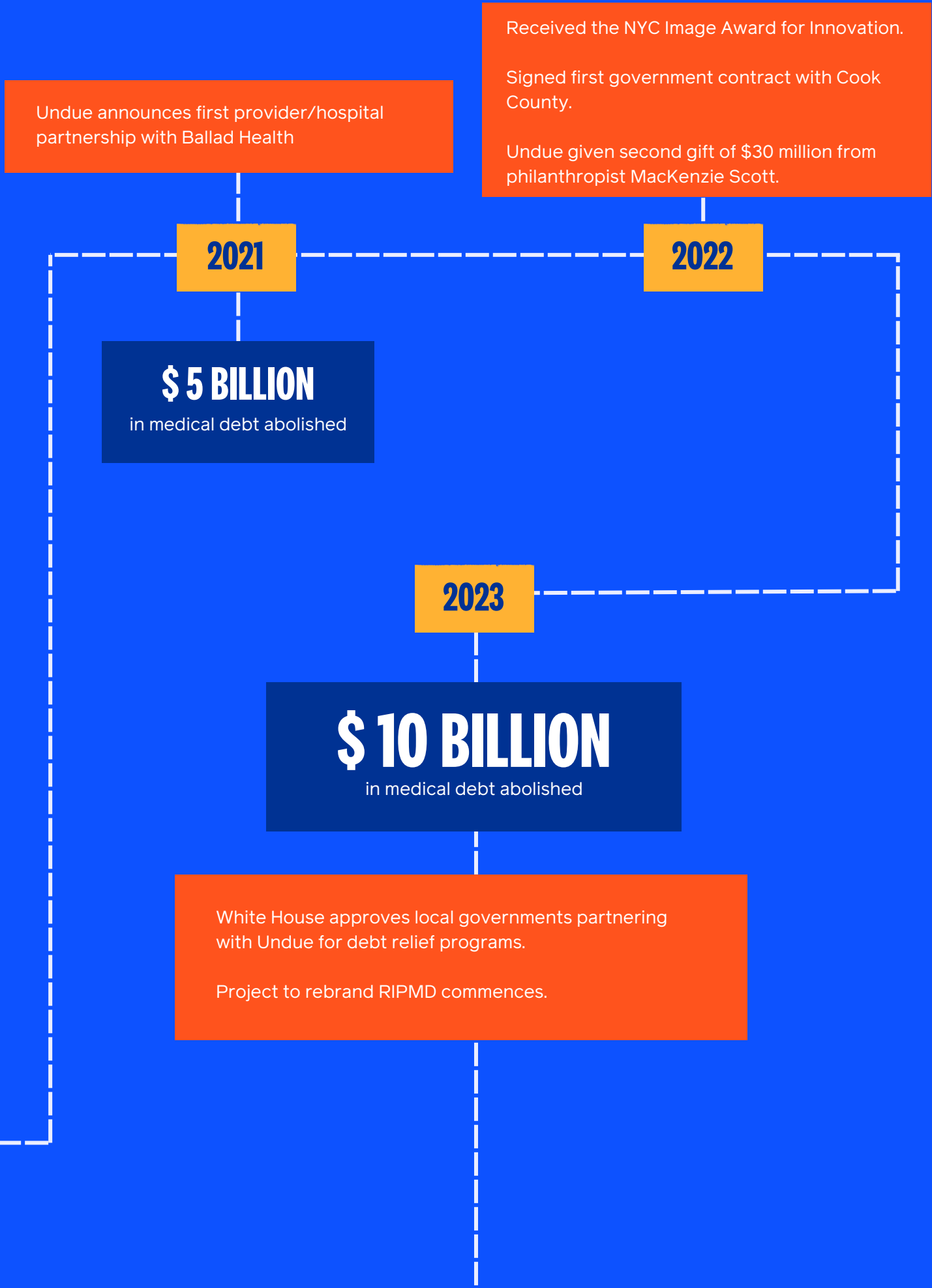
2018

Undue's 'COVID Heroes Fund' relieves debt of frontline workers.

The Department of Health & Human Services approves Undue to acquire medical debt directly from hospitals/physicians.

Undue receives profound gift of \$50 million from philanthropist MacKenzie Scott.

2020



Undue announces first provider/hospital partnership with Ballad Health

2021

\$ 5 BILLION
in medical debt abolished

Received the NYC Image Award for Innovation.

Signed first government contract with Cook County.

Undue given second gift of \$30 million from philanthropist MacKenzie Scott.

2022

2023

\$ 10 BILLION
in medical debt abolished

White House approves local governments partnering with Undue for debt relief programs.

Project to rebrand RIPMD commences.

OUR IMPACT BY THE NUMBERS

Since we were founded, Undue has relieved

\$11,857,900,368

in medical debt for over 7.4 million individuals and families

In 2023, we have abolished over

\$3.3B

of medical debt for over

1.9 MILLION PEOPLE

and surpassed our fundraising goals by

\$7 MILLION



\$25M

OF DEBT ABOLISHED

by our Community Partnerships with local health advocates.



\$40M

OF DEBT ABOLISHED

by our Medical Debt Relief Alliance, a group of monthly contributing donors.



10+

GOVERNMENT

partners work with us on city, county, and state level abolishments starting in 2022



\$1.2M

DEBT ABOLISHED

by students and youth of all ages in our Students in Action group.



212

PROVIDERS

have partnered with us in debt abolishment

CONTRIBUTED REVENUE, ACQUISITION, AND INVESTMENTS

We have continued to increase the amount of medical debt acquired directly from care providers versus the secondary market. Fifty-eight percent of our purchases came from hospitals and physician groups last year and up 32% from 2022.

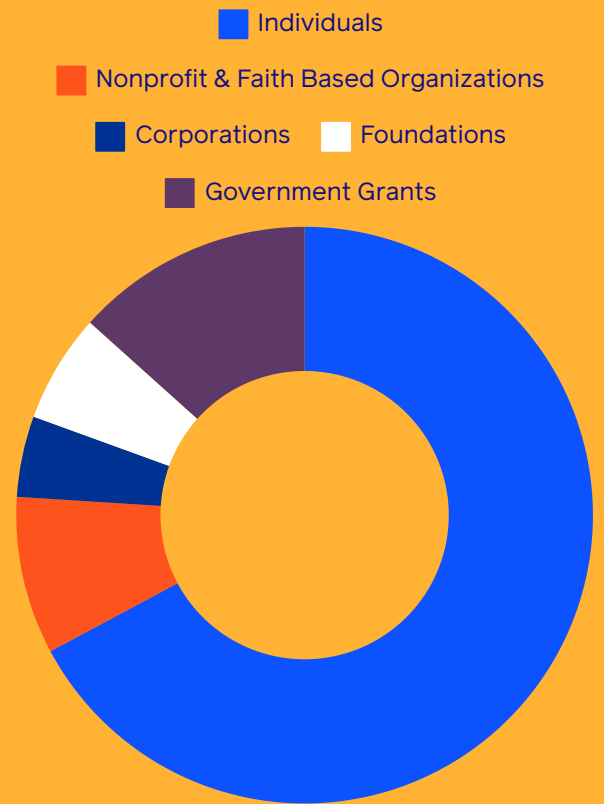
Individuals: \$17.66 MM

Government Grants: \$3.5MM

Nonprofit & Faith Based Organizations: \$2.3 MM

Foundations: \$1.6MM

Corporations: \$1.19MM



Some core investments in 2023 included:

- Core processing, security, and performance improvements to our debt engine which allows us to process and erase debt
- Increased research and survey opportunities with organizations such as Neighborhood Trust Financial Partners, The Leukemia and Lymphoma Society, ACS CAN, Perry Udem, and The Robert Wood Johnson Foundation
- Expanding our team in every department as well as welcoming a new COO



THE MEDICAL DEBT RELIEF ALLIANCE

The Medical Debt Relief Alliance (MDRA) is a group of donors who make monthly contributions toward medical debt relief and sustaining organization operations. Members receive quarterly reports on how their funds were spent and an ongoing summary of medical debt relief provided by the entire group.

In 2023, **1,742** members in the MDRA:

- Helped 38,0342 people across the U.S.
- Abolished \$52,069,926.92 in medical debt

States where MDRA abolished most debt:

1. North Carolina — \$24.8MM
2. South Carolina — \$2.6MM
3. Arizona — \$2.2MM

UNDUE NEWS HIGHLIGHTS



CEO ALLISON SESSO WITH CASEY'S FAMILY AT THE UNDUE 10 YEAR ANNIVERSARY CELEBRATION

A DEBT JUBILEE TO REMEMBER

Casey McIntyre, a 38-year-old mom who tragically died of ovarian cancer last November started what would become a viral memorial campaign. In [announcing her own death](#), Casey kicked off a campaign that has raised over \$1.1 million to erase medical debt. An initial round of relief has already abolished \$44.9 million worth of medical debt.

“We never imagined that the debt jubilee would raise more than a million dollars,” says McIntyre’s widow, Andrew Rose Gregory, “But as I’ve lived through this extraordinary, surreal experience of seeing Casey’s memorial become international news, I’ve come to see it differently. I’ve come to see it not as a destruction of debt, but as a creation of opportunity. I’ve come to see it as something that will give families a chance to find a better job, settle in a better home, buy a new car, or go out and get a degree or certification they have been dreaming of.”

TOP STORIES



CBS

STATE LAWMAKERS FIND AMERICA’S MEDICAL DEBT PROBLEM ‘CAN NO LONGER BE IGNORED’

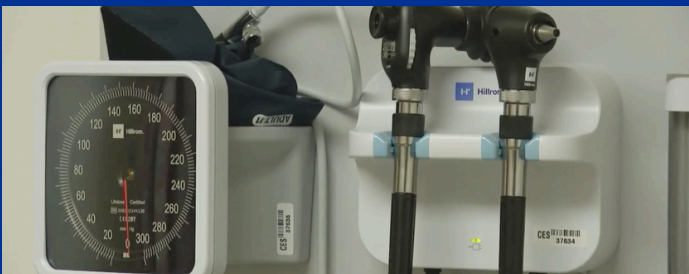
In a feature segment, CBS News covered our work to date. In interviewing our president and CEO Allison Sesso and a Georgia preschool teacher whose \$1,500 medical debt was suddenly erased, they highlight the crisis of medical debt and the work we’ve done to alleviate that burden while raising awareness.



CNN

A CHURCH IS CANCELING PEOPLE’S MEDICAL DEBT FOR PENNIES ON THE DOLLAR. IT WANTS OTHERS TO JOIN IN

Churches across the country regularly collaborate with us on campaigns that relieve millions of dollars of medical debt. In March of 2023, [Trinity Moravian Church](#) in Winston-Salem, North Carolina, did just that. “For pennies on the dollar, the congregation bought up \$3.3 million of medical debt belonging to 3,355 local families. With bells ringing and confetti flying, the church held a “debt burning” ceremony marking the full forgiveness of these burdens.”



PBS CHICAGO - WTTV

COOK COUNTY RESIDENTS SEE OVER \$280M IN MEDICAL DEBT ERASED AS PART OF MEDICAL DEBT RELIEF PROGRAM

In 2022, Cook County in Illinois was our very first government partner. Undue worked with Cook County to purchase medical debt for pennies on the dollar from healthcare providers in the county in an impactful collaboration that is ongoing. As of October 2023, \$280 million in medical debt affecting more than 158,000 Cook County residents has been erased!



POLITICO

STATE LAWMAKERS FIND AMERICA’S MEDICAL DEBT PROBLEM ‘CAN NO LONGER BE IGNORED’

Policy solutions are at the forefront of our work. In 2023, we worked to bring awareness to the critical role policy plays in the medical debt crisis. Eva Marie Stahl, Vice President of Public policy and Program at Undue spoke to POLITICO about the trends among state lawmakers nationwide who are taking notice of the crisis and increasingly working to mitigate the impacts of medical debt through policy changes.

7,560+

media hits in 2023 alone, including in high-profile outlets such as NPR, the Washington Post, the New York Times and CBS news.



THE ORGANIZATION RECEIVED THE FIERCE 50 AWARD FOR SOCIAL IMPACT

THE POWER OF STORYTELLING

The Constituent Services team is integral in engaging with our constituents and communicating Undue Medical Debt's mission—both to recipients and the public. To help de-stigmatize the experience of medical debt and allow constituents' personal experiences to illustrate the impact of our work, we create internal and external opportunities for storytelling advocacy and critical conversations led by them.

Medical debt relief is the output and constituent voices provide a vital input, and our story collection process is both methodical and ethical. Through testimonials and one-on-one interviews, we learn and bring visibility to the consequences of medical debt and benefits of relief. Engagement with our constituents provides deep insight into why and how they accrued medical debt, what barriers to care they face, and how debt abolishment has positively affected their financial, mental and physical health. Our findings will enrich Undue's policy priorities and narrative-building effort. Moreover, these first-hand accounts serve to enlighten us all to the direct impacts of our debt relief efforts.

MEET JOHN C.

DEBT ABOLISHED: \$4,624.03

John Cook has lived in Chicago all his life. He is 65 years old and transitioning into “semi-retirement.” He previously served as Deacon of a Catholic church for 17 years. Today, he's a minister with no church affiliation but the same commitment to his community and faith. Public speaking is his passion, as well as publishing an autobiographical book about his family's history. John chronicles the events that led to his family starting the first Black church in Gulfport, Mississippi. “I'm the culmination of what they started.”

In 2012, John had open heart surgery. Since then, he has required monthly checkups and monitoring of his mechanical heart valve and blood levels. The debt erased by Undue Medical Debt was accrued a handful of years ago while he and his wife were separating. “I have been an entrepreneur for quite some time, so I was quite dependent on my wife's insurance coverage”. After their separation, John was uninsured for two years. His lack of coverage, unfortunately, created barriers to specialty care.

John described the emotional and financial impact of medical debt relief. The debt erased by Undue was previously on his credit report; post debt relief, it was removed and caused his score to increase. On the emotional impact of debt relief, he shares, “Has it helped improve my quality of life? Not entirely, but it certainly contributes to me going toward that. Hope is everything...Once you have hope, you have a renewed sense of relief, which then triggers everything else. Probably a regular heartbeat. Good breathing.”



Debt relief provided by Undue is not a cure-all for people's financial hardship. However, as John states, even the slightest relief can be leveraged into hope, which in turn can lead to better health and healing. What he appreciated most about Undue is that we provide this impactful intervention without burdening people with the task of seeking us out.

DEBT ABOLISHED: \$1,542.60



Amber Clapsaddle is a recipient of debt relief living in Toledo, Ohio. The debt relief was made possible through funding from the City of Toledo, one of numerous debt relief partnerships with local municipalities across the country. For her family, we abolished \$1,542.60 worth of burdensome medical debt. The debt erased by Undue Medical Debt is associated with an ultrasound—a procedure that Amber's teenage daughter receives twice per year to monitor her polycystic kidney disease (PKD). Amber's daughter has required recurring care, including testing and medication, because of this genetic disorder since her diagnosis at only 7-months-old. At the time that her family accrued the medical debt, Amber's daughter was covered through her high deductible healthcare plan (HDHP).

“I took a lower-paying job during COVID. And so, with the lower pay, it also was not good insurance. That’s why we fell into that debt. [Eventually I] had to go part-time for medical reasons and so it just never could get paid. It was always [about paying] the household bills, and now we’re starting to get back on track.”

Amber's deductible at the time was \$7,000; her daughter's ultrasound cost roughly \$1,500. For years, Amber and her husband have had to make hard decisions centered around accessing healthcare for their family and affording the associated costs, all the while juggling unexpected expenses, employment, and raising three children.

For five difficult years, Amber also struggled to receive a diagnosis for her fibromyalgia. Through her diagnosis and subsequent treatment, she has accrued medical debt of her own. She struggled to manage the administrative and emotional costs. “Will I ever be able to work again? I thought I was maybe going to have to go on disability. It was bad. You have all these bills coming from this kid, that kid, you, your husband. I thought, I'm just going to bury it... I was detached for a couple of years... I probably didn't know it or see it then, but I was depressed. It was bad.”

In the face of these struggles, however, helping others remains Amber's passion. She described her work as a case manager at the Board of Developmental Disabilities. There she helps families with children with special healthcare needs access adequate care, whether through a Medicaid waiver program or the Children with Medical Handicaps Program (CMH). “I have a lot of children who require total care, and they need someone in the home besides their parents to help take care of their extensive needs.” Amber can empathize with her clients because of her own experiences. “I love this job, particularly because I can share my story and what I've went through with my kids and try to connect people with what's helped me.”

Regarding Undue Medical Debt's debt relief program, she said, “I hope the program can grow and help more people. It's so needed. I would love to think optimistically, that we're going to improve the medical care system in the United States, but I think we're a little bit way off from that.” She also shared the debt in question had negatively impacted her husband's credit report. Once their family received their Undue abolishment letter, his credit score improved—just one of the various ways debt relief positively impacts financial and mental health. She described navigating this uncertain time as easier without the debt in question.

Since sharing her medical debt relief story, she has gone on to share it again with NPR and Marketwatch.

[Explore More Beneficiary Stories](#)



UNDUE RESEARCH HIGHLIGHT

Neighborhood Trust Financial Partners and Undue Medical Debt partnered in 2023 to generate awareness, understanding and solutions that enable employers and hospitals to do their part to reduce medical debt burdens, specifically among lower-wage workers. This work aims to bring the perspectives of low-income workers and those below the poverty line to the forefront of discussions about medical debt and health benefit designs.

For Phase 1¹ of this project, we surveyed² 230 low-income individuals, including Neighborhood Trust's financial coaching clients and those that have benefited from Undue MD's medical debt relief work. The survey included questions about respondents' medical debt burdens, the impacts of their debt, and how they accrued it.

The project culminated in four issue briefs addressing our findings.

[Explore the Briefs](#)

GOVERNMENT PARTNERSHIPS

Cook County was the first municipality to leverage American Rescue Plan act funds (ARP) for medical debt abolishment in partnership with Undue. To date we've erased over \$280 million of medical debt for county residents. The city of Toledo followed soon after.

In February of 2023, the White House released a [Fact Sheet](#) endorsing American Rescue Plan funds being leveraged for medical debt relief. Undue has since [formally partnered](#) with over 10 local governments around the country with dozens more in the works.

OUR CURRENT PARTNERS

[Cook County, Illinois](#)
[New Orleans, Louisiana](#)
[Toledo & Lucas County](#)
[Cleveland, Ohio](#)
[Akron, Ohio](#)
[Washington D.C.](#)
[Oakland County, Michigan](#)
[State of Arizona](#)

84%

OF U.S ADULTS AGREE THAT IT IS "THE RESPONSIBILITY OF THE GOVERNMENT TO ENSURE HEALTH CARE IS AFFORDABLE FOR ALL PEOPLE IN THE U.S."

COMMUNITY ENGAGEMENT

Community Engagement is a portfolio of work that connects with community service organizations in the cities and rural communities where we relieve medical debt provides important input directly from community stakeholders in debt purchasing and policy work.

To expand our impact we are exploring a wide range of community partnerships to help elevate the issue of medical debt and identify potential solutions. Making this vision a reality requires patients and community members, community leaders and partners, hospitals and healthcare providers and policymakers to come together to mitigate the harms of medical debt.



OUR COMMUNITY PARTNERS





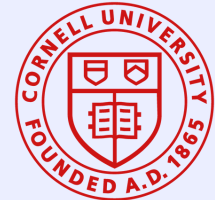
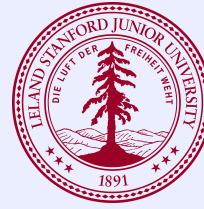
STUDENTS IN ACTION

Undue Medical Debt is committed to educating and fostering engagement with the youth of our nation around the issue of Medical Debt. The Students in Action initiative enables young people (ages ranging from middle school through college) to take charge through fundraising and community awareness campaigns.

HIGHLIGHTS FROM 2023

- Students campaigning for Undue abolished over \$21M of debt since 2014 and over \$9.8M in 2023 alone!
- Students in Action is a national group of young people from: NY, IL, TX, CO, CA, NC, FL, MA
- The student community is raising awareness and educating their peers and future health professionals about the issues of medical debt through research, social media, and creative projects.

SOME OF OUR ENGAGED STUDENTS ARE ENROLLED AT THE FOLLOWING COLLEGES AND UNIVERSITIES:



RICE



Berkeley
UNIVERSITY OF CALIFORNIA



THE GEORGE WASHINGTON UNIVERSITY
WASHINGTON, DC



UPDATE ON 2023 POLICY ACTIVITIES

Medical debt continues to grab the attention of policymakers and other government stakeholders; over the course of 2023, multiple federal agencies took deeper dives into the problem and its potential solutions. In July 2023, the Consumer Financial Protection Bureau (CFPB) joined the Department of Health and Human Services (HHS) and the Department of the Treasury in issuing a request for information on medical credit cards; these cards can be used to finance medical bills but may also come with high or deferred interest, ultimately leaving patients with even more financial debt. In September 2023, the CFPB also kicked off the rulemaking process to remove medical debt from credit reports; many anticipate this rule will be finalized sometime in 2024. All these actions were guided by the White House and reinforced by an executive order to address medical debt—including a fact sheet highlighting the use of American Rescue Plan (ARPA) funds from the federal government to eliminate medical debt through relief efforts. Undue Medical Debt is engaged in these collaborations and continues to ensure patient voices are centered in our efforts to influence policy decisions. We provided comments on CFPB actions, including a summary of patient reflections on the impact of medical debt on credit reports, along with patient insight on medical credit cards and much-needed guardrails to protect patient financial health.



CEO ALLISON SESSO AND VP OF PUBLIC POLICY EVA STAHL REPRESENTED UNDUE AT THE WHITE HOUSE FOR A SECOND TIME AS PART OF THEIR EFFORTS TO ADDRESS MEDICAL DEBT.

Thanks to the Inflation Reduction Act (IRA), the percentage of people without health insurance continues to fall; the enhanced subsidies (or tax credits) for ACA coverage provided through the IRA created an opportunity for more people to access affordable health coverage—according to the Assistant Secretary for Planning and Evaluation (ASPE), 45 million people are enrolled in Affordable Care Act (ACA) plans or Medicaid as of spring 2024. In addition to enhanced subsidies, more states have expanded their Medicaid programs, with North Carolina coming on board in December 2023.

Finally, the last year has brought a flurry of government contract activity for Undue; we are now working with over 10 jurisdictions across the country to abolish medical debt. These efforts were largely spearheaded by Cook County, Illinois and Toledo, Ohio—both municipalities leveraged ARPA funds to relieve debt for thousands of residents. Many local and state governments are following suit, using both ARPA funds and general revenue and some are seeking public-private partnerships to help people. This is not a policy solution but a window of opportunity to address medical debt at all levels of government. The states are actively engaged and continue to work to pass medical debt legislation. Undue is working with all its government and hospital partners to address the harms of medical debt through policy change.

2024-25 POLICY OUTLOOK

Medical debt continues to take center stage in the media and in policy maker forums. Our constituents' stories reinforce the pain and toxicity of medical debt and the relief and renewal of abolishment. Our policy work continues to evolve thanks to the generosity of our constituents; their stories inform our policy efforts as we work to influence the decisions being made from state houses to the Capitol. This past year included an invitation to the White House to participate in the President's announcement of their commitment to make health care more affordable and protect people from medical debt.

Throughout the year, Undue Medical Debt has engaged with key decision makers at the state and federal levels to ensure they understand the urgency of this crisis and the harmful effects it has on individuals and families nationwide. In the coming year, we will be focused on protecting health coverage access for people, supporting efforts to improve financial assistance (including streamlining access for eligible patients) and simplifying medical billing, and shielding patients from harmful debt collection tactics. In 2024-25, we will continue to monitor policy changes at all levels and work to engage with all stakeholders to find a path to end medical debt.

TOP POLICY GOALS



Affordable and comprehensive coverage



Easy access to and enrollment in financial assistance programs



Ban extraordinary medical debt collection actions and monitoring

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Co-Founder

Dr. Oxiris Barbot

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