

Church bodies forgive millions in medical debt for 11,108 St. Louis families

ST. LOUIS, Jan. 18, 2020 /PRNewswire/ -- Local, regional and national leaders of the [United Church of Christ](#) announced Jan. 18 that church donations have wiped out \$12.9 million in medical debt for 11,108 households in and around St. Louis. Families are now receiving letters telling them that their debt, averaging \$1,167, has been forgiven.

In a news conference at [Christ the King UCC](#) in Florissant, Mo., UCC leaders said the project reached low-income debtors throughout St. Louis County, with 40 percent of the relief focused in city neighborhoods southwest of downtown. Church groups raised almost \$65,000, matched by a \$40,000 gift from the Deaconess Foundation and worked with the New York-based nonprofit [RIP Medical Debt](#) to buy the debt in December at pennies on the dollar.

In addition to Christ the King, which birthed the initiative, and three wider UCC agencies -- [Justice and Local Church Ministries](#), the [Missouri Mid-South Conference](#) and [St. Louis Association](#) -- contributors included the Deaconess Foundation; Christ Church UCC, Maplewood, Mo.; 11 other local UCC congregations; and several individual donors.

Specific criteria were used in the debt buy, said the Rev. Traci Blackmon, pastor of Christ the King and a national UCC associate general minister. Qualifying debtors were those earning less than two times the federal poverty level; in financial hardship, with out-of-pocket expenses that are 5 percent or more of their annual income; or facing insolvency, with debts greater than assets.

A yellow envelope bearing a UCC logo is on the way to each benefiting family, with a letter naming contributing congregations and organizations. It reads: "You may never enter the doors of one of our churches, but we are the United Church of Christ and we love you. ... Most importantly, you are beloved by God and your debt has been forgiven."

"It is the intent of the United Church of Christ to make this tangible ministry of debt abolishment in our denominational regions another expression of the ways we seek to live out our commitment to Three Great Loves -- Love of Neighbor, Love of Children, Love of Creation -- and to call attention to the impact of the failure to expand Medicaid in Missouri on poor families," Blackmon said.

"Medical debt is a drag on family stability and economic mobility," said the Rev. Starsky Wilson, President & C.E.O., Deaconess Foundation. "We are indeed pleased to join this movement to relieve God's children of medical debt."

"People should not face poverty because of illness or injury," said the Rev. Rebecca Turner, teacher and pastor of the Maplewood church. "This action can give families a chance to reset their financial situation."

The Rev. Ginny Brown Daniel, Missouri Mid-South Conference Minister, called the initiative an expression of "God's love and mercy."

The UCC's medical debt project began with a 2019 buy in [Chicago](#), where church donations abolished \$5.3 million in debt for 5,888 families on the city's South Side. It will continue through the summer of 2021, reaching low-income Americans in each of the UCC's geographic regions, Blackmon said. It's expected the third buy will take place in the spring of 2020 in New England.

The UCC is also using it as an opportunity to draw attention to what Blackmon called "the unconscionable cost and profiteering of healthcare in the United States and their devastating impact on families, as a critical issue as we enter 2020 elections."

A press kit, including fact sheets on medical debt's impact, are at https://www.ucc.org/press_center_medical_debt_relief.

The United Church of Christ, a mainline Protestant denomination, has nearly 900,000 members and 5,000 congregations nationwide. Headquartered in Cleveland, it is a church of many firsts: the first mainline denomination to ordain a woman, the first to ordain an openly gay man and the first predominantly white denomination to ordain an African American. More on the UCC's justice ministries is [here](#).

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