

Safer Communities & Safer Children through Medical Debt Relief

Why This Issue Matters:

- ★ *Helps families maintain financial stability, leading to safer living environments for children.*
- ★ *Reduces risk by allowing payment plans and capping interest rates, making healthcare more accessible.*
- ★ *Helps break the cycle of financial hardship, keeping communities stable.*
- ★ *Supports mental health and wellness, leading to safer communities.*



Marcus & Allyson Ward of Chicago moved across the country to be closer to family after the premature birth of their twins, Milo and Theo, left them with about \$80,000 in medical debt. (Glascock, 2023)

NJ has some of the highest health care costs in the nation, ranking 11th, with the average resident paying over \$11K a year.

NJ's hospital costs are among the highest; admitted patients rack up an average of **\$3,157 in expenses each day.** (Fallon, 2023)

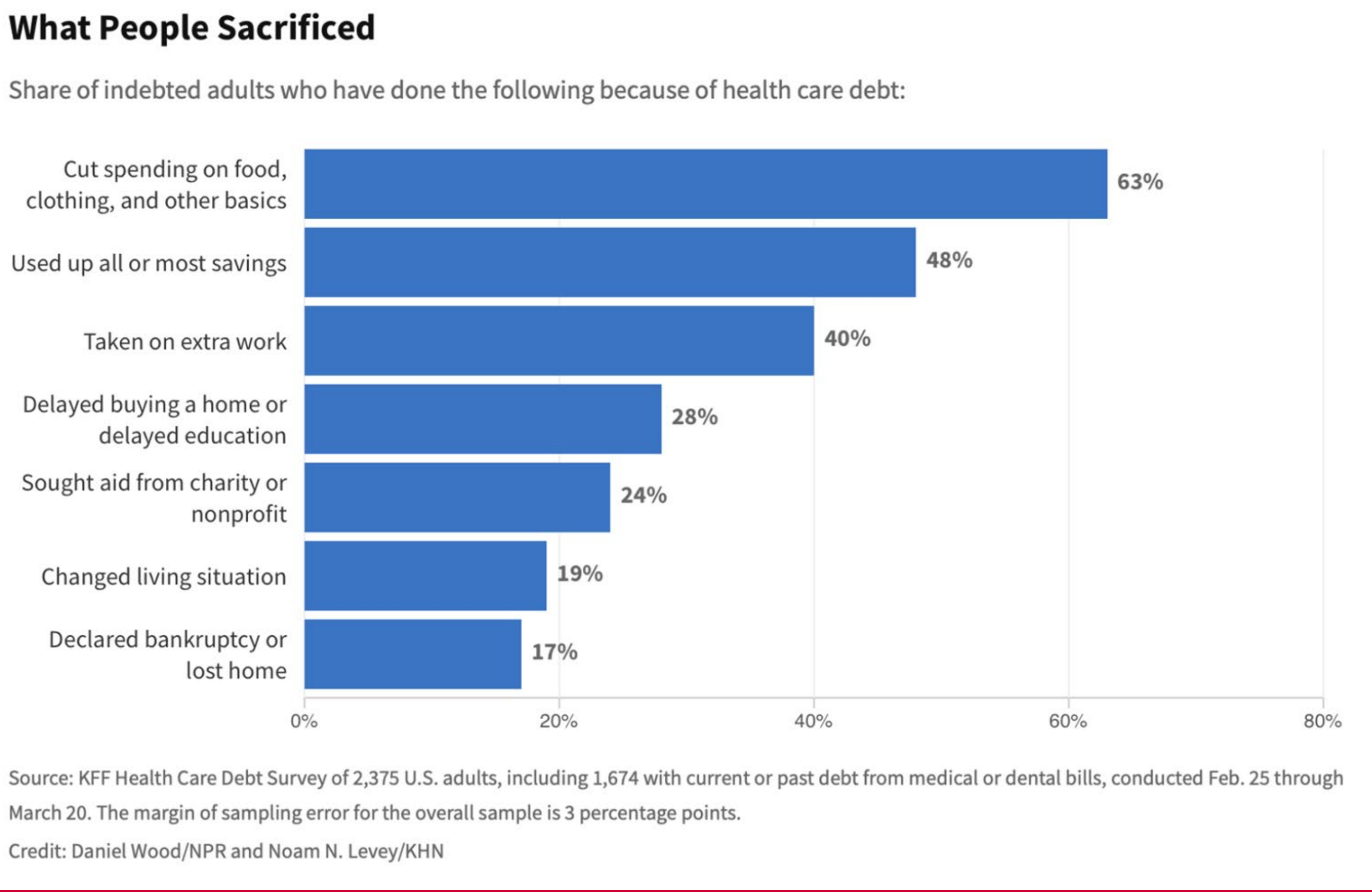
Louisa Carman Medical Debt Relief Act

The law prohibits medical creditors & debt collectors from:

- ★ Reporting medical debt to credit agencies for treatment received after the law takes effect.
- ★ Charging more than 3% interest on medical debt per year.
- ★ Garnishing wages from patients earning less than 600% of the federal poverty level.
- ★ Taking collection actions against patients who accept and follow a reasonable payment plan.



Activists in the Nation's Capital seeking action to address the root causes of the medical debt crisis. (Cardinal, 2023)

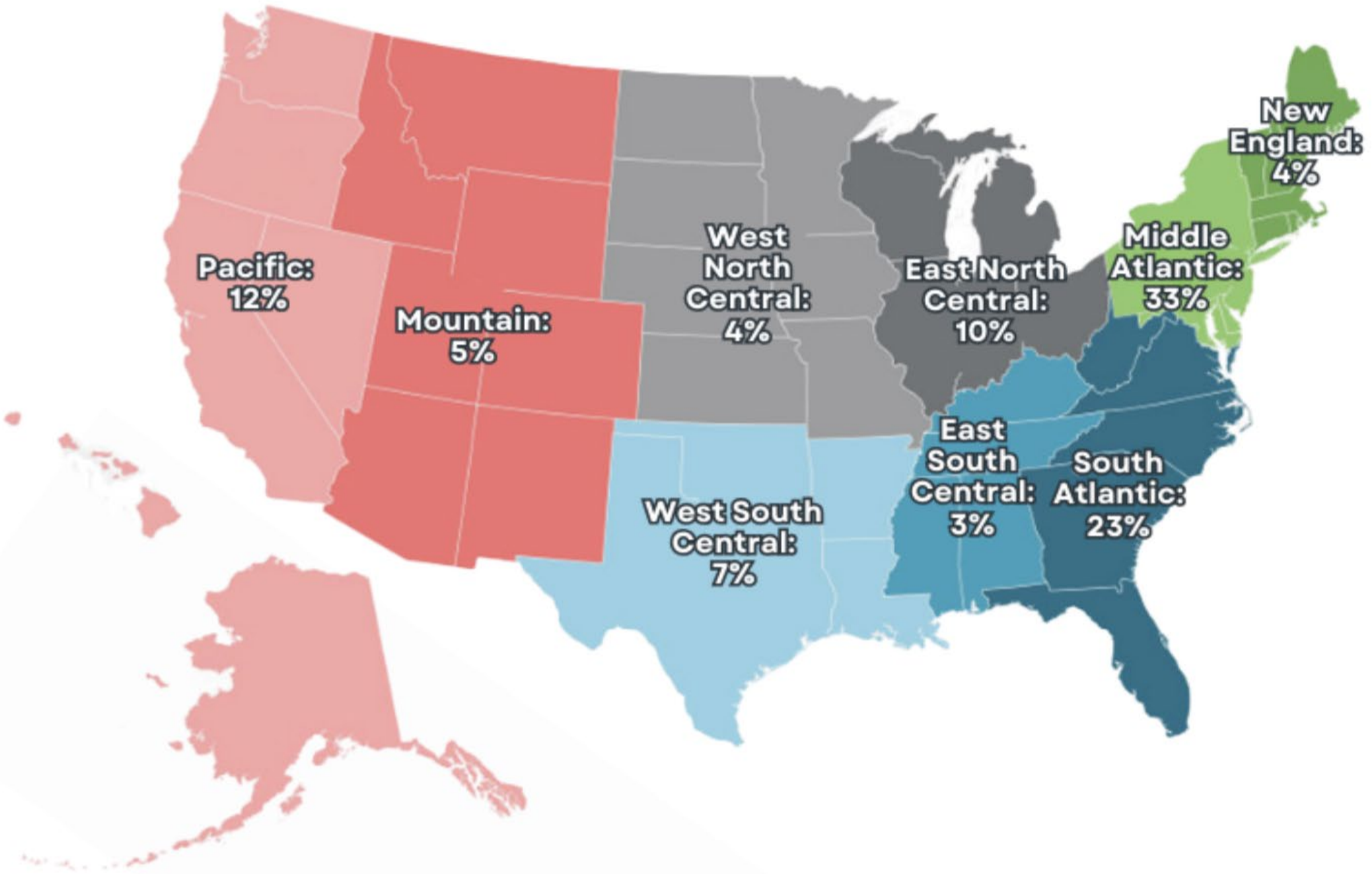


Why it Matters



Learn More

Most Americans who have medical debt are located in the **Middle Atlantic** region of the U.S.



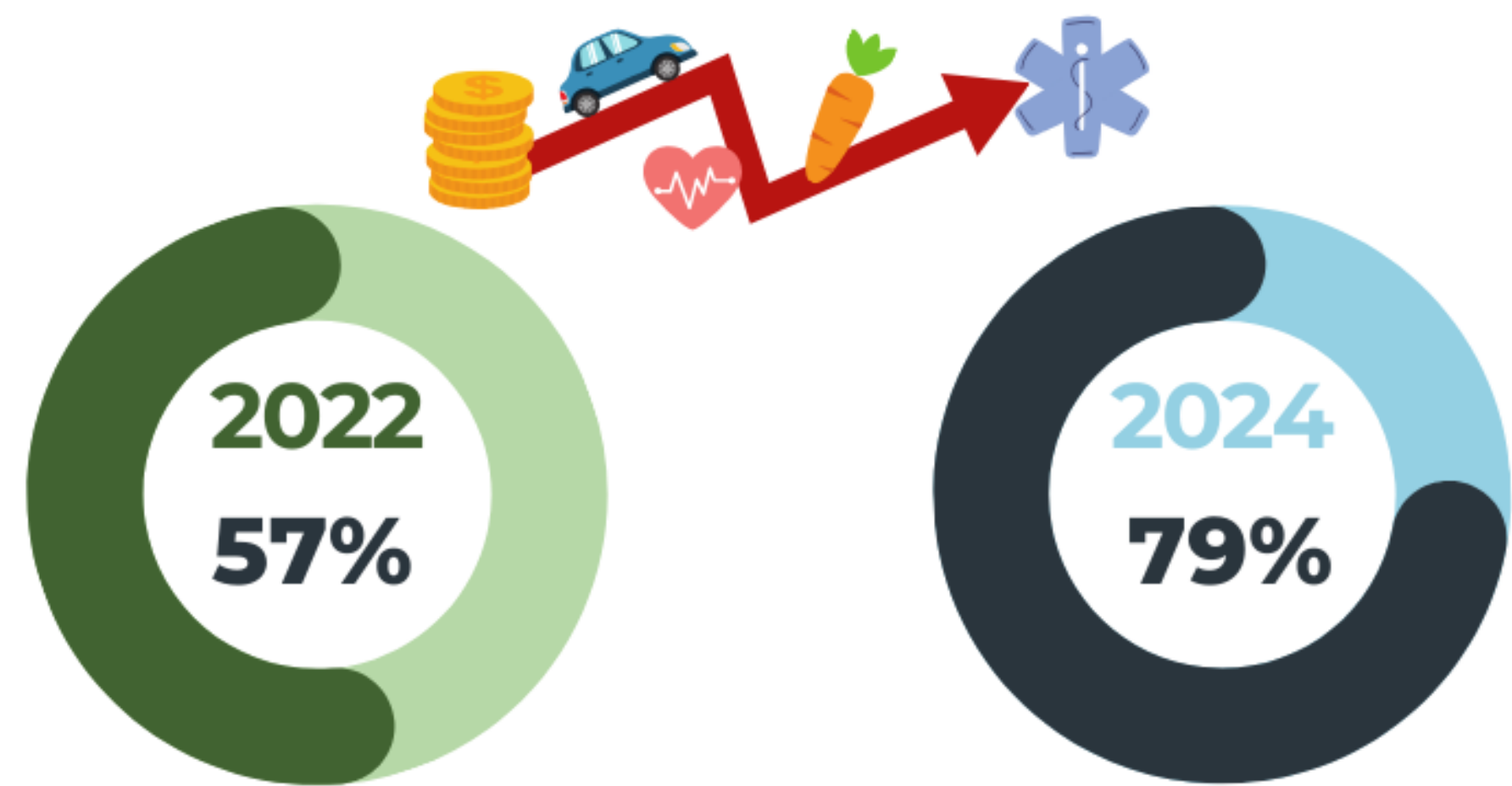
How Do Americans Try To Pay Their Medical Debt?

Actions Reported by Americans with Medical Debt Problems



This year, 79% say “inflation has made it harder to pay their medical bills”

That's a significant jump from **57% in 2022**, the first year the question was asked



 Cynthia M. Duchantier
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