

UNDUE

Medical Debt



Meet Seide
Debt Abolished: \$1,035.51

HOW IT WORKS

We're working to end medical debt and secure a future where all people seek healthcare without fear.

Powered by donors, we buy and erase the medical debts of everyday people – freeing them from the undue burden of medical bills they can't afford.

We target unpaid, unpayable medical debt for individuals who are: at or below 400% of the federal poverty level or facing medical debt of more than 5% of their annual income.

Using consumer credit data, we analyze bundled debt portfolios held by healthcare providers and secondary market debt sellers to identify accounts that meet our criteria for financial relief.

Donors make contributions to abolish medical debt.

We negotiate to buy portfolios of debt at the industry market value, often paying less than a penny on a dollar.

Once the debt is purchased, rather than collect it, we abolish it. No strings attached.

10 YEARS OF PROGRESS

Together we've relieved over

\$20,300,000,000

**in medical debt for 13 million families
in all 50 states**

MEDICAL DEBT IS PERVASIVE, AFFECTING MILLIONS OF PEOPLE NATIONWIDE.

It prevents individuals and families from achieving financial stability and subjects them to emotional anguish.

Medical debt is a risk factor for financial distress, housing, and food insecurity. Surveys consistently show that patients delay the care they need because they are fearful of medical bills. Ultimately, medical debt weighs heavy on people, leading to mental distress.

Erasing these debts of necessity makes communities healthier and more productive and helps to chip away at generational inequality.

FUNDRAISING CAMPAIGNS

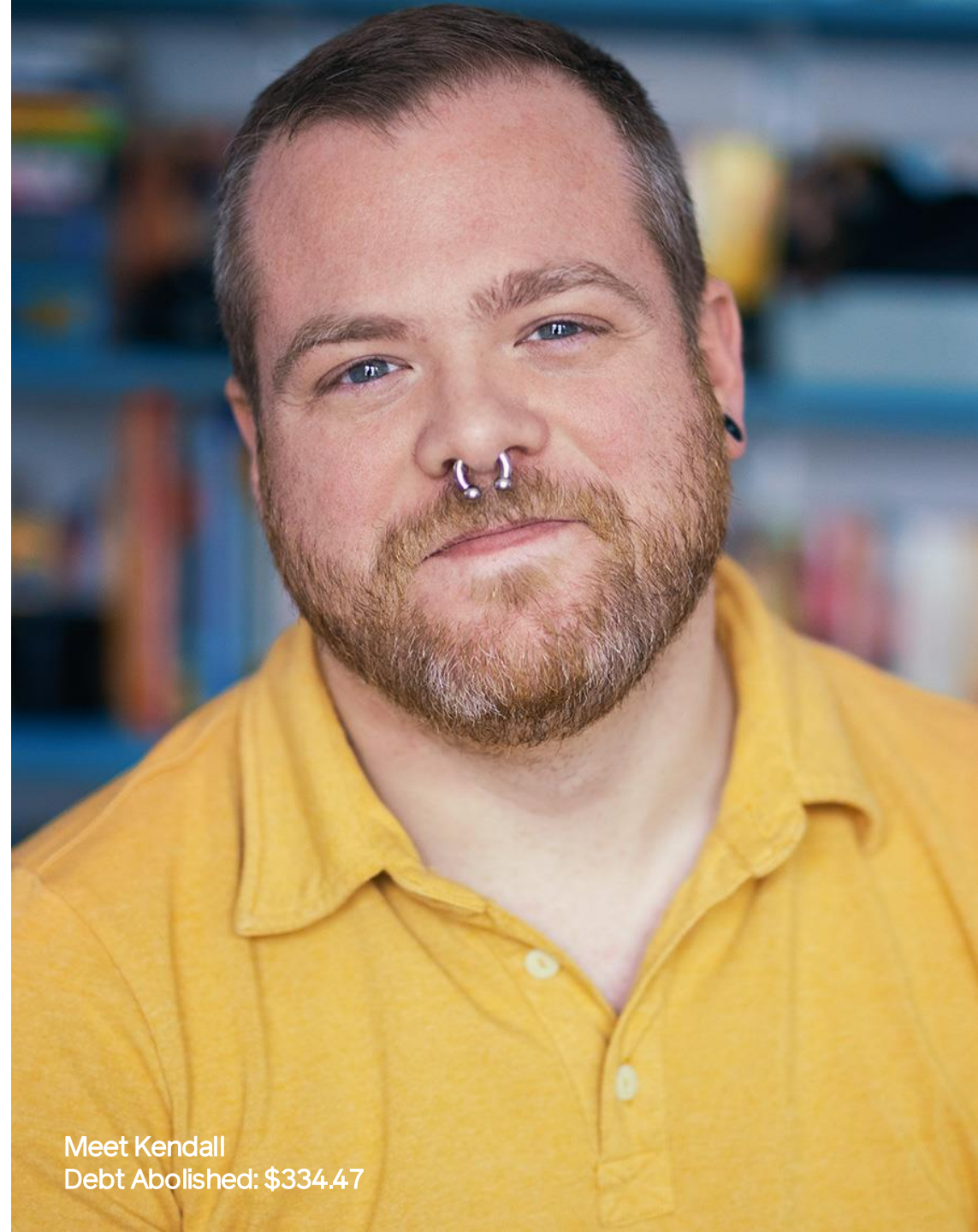
Minimum fundraising amount required for a regionally specific debt relief campaign is \$10,000.

Debt can be abolished by county, state, or nationally. We cannot abolish debt by zip code or city. You may need to expand your target area depending on changes in debt cost or inventory.

There are two main fundraising models:

- **Crowdfunding Campaign:** We set you up with a page on Undue's website and you crowdfund over a period of up to 4 months*. The page can include a customized campaign name, images, and text (creativity is encouraged!). Please note that Undue does not allow crowdfunding pages on 3rd party platforms, such as Go Fund Me, Network For Good, etc. *Please let us help you set up your campaign.*
- **Local Donation:** Single donation transaction (from individual, organization, church, etc.) and Undue will send you a pledge agreement (electronically) and you donate electronically or by mail (via check).

Visit our Medical Debt Relief Campaigns page at www.unduemedicaldebt.org/campaigns to see examples of Crowdfunding Campaigns that are currently running.



Meet Kendall
Debt Abolished: \$334.47

DEBT FULFILLMENT REPORT.

- Once we finalize the purchase of medical debt with your donation/campaign funds, we will send you a debt fulfillment report.
- The report outlines where you abolished debt and for how many individuals.
- Once a purchase is complete, we will send out letters to beneficiaries notifying them that their debt has been abolished; the name of your organization can be included in the letter (no customized language can be added).
- To receive a report and have letters sent out, you must crowdfund or donate a minimum of \$10,000.

INVOLVING OTHER FUNDING PARTNERS

Partnerships are a crucial part of our work, and it's important for us to be involved and informed as early as possible!

If you are planning on working with state or local government officials as part of your campaign, whether asking for funds or advocating for policy changes:

- Please notify Michelle Santoro at michelle.santoro@unduemedicaldebt.org of these plans so that she can seek the involvement of Undue staff members working on our public policy and government initiatives.
- Please be advised that it will require an internal review process and written approval for campaigners to proceed with these plans.

If you are planning to apply for grant funding for your campaign, whether from a national, regional or community-based funder:

- Please notify Michelle and she will advise on the next steps to move forward with a funding request.
- Undue staff are best equipped to draft and review applications where our work will be shared and discussed.

THE IMPACT OF DEBT RELIEF

"Many Americans are just one paycheck away from homelessness and living under the poverty line. I had no way to pay these bills and they were on my credit report for many years. I am so thankful that I now have health insurance and am able to avoid the emergency room. Thank you so much for freeing me from this debt. I have worked so hard to rebuild my life and this has given me a head start."

M.N., Portland, OR

"This debt came from one of the hardest times in my life! My medical debt is something that hangs over my head like a dark cloud, and seems to keep me from reaching so many of my goals. With so many years of being uninsured and having multiple health problems that debt seems insurmountable. Receiving this letter made the future seem a little brighter!"

Natasha, Wesley Chapel, FL

"I want to thank the people at Undue Medical Debt and the generous donor for abolishing my debt. I am a single mother who works full-time just to make ends meet. Not having this debt hanging over my head is a relief. Thank you again. This gives me the ability to focus on my son, and not stress!"

G.L., Dallas, GA

THE POWER OF STORYTELLING

Collectively, these stories shared by our constituents provide deep insight into how people ended up with medical debt, the barriers and harms they face, and how relief positively affects their long-term financial wellbeing and physical health.

Real people unfairly impacted by medical debt trust us with their stories, which are regularly shared with both our donors and our hospital partners.

Guided by our Anthropologist and Public Policy team, we are creating a feedback loop between constituents and the organization to leverage our learnings into policy initiatives and research opportunities.



Medical Debt

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