

General Convention of The Episcopal Church 2022 Archives' Research Report

Resolution No.: 2022-A161
Title: Addressing the Burden of Medical Debt
Proposer: 18 - Stewardship & Socially Responsible Investing
Topic: Fiscal Responsibility, Health Care

Directly Related: (Attached)

2018-C041 Advocate for Policies Supporting Nutrition, Healthcare, and Housing as Human Rights

Indirectly Related: (Available in the [Acts of Convention](#) database, searchable by resolution number)

None

In preparing this report, the Archives researched the resolutions in the Acts of Convention database for the period 1973 through 2018, selecting “direct” resolutions that have a substantive bearing on the proposed legislation. The “direct” resolutions are attached and “indirect” resolutions are available in the Acts of Convention database. Committee members who require other research assistance should contact the Archives through the [Research Request Form](#) or call 800-525-9329.

A161 - Addressing the Burden of Medical Debt

Final Status: Not Yet Finalized

Proposed by: 18 - Stewardship & Socially Responsible Investing

Requests New Interim Body: No

Amends C&C or Rules of Order: No

Has Budget Implications: No

Cost:

HiA: HB

Legislative Committee Currently Assigned: 18 - Stewardship & Socially Responsible Investing

Completion Status: Incomplete

Latest House Action: N/A

Supporting Documents: No

Resolution Text

Resolved, the House of _____ concurring,

That the 80th General Convention acknowledge that medical debt is a pervasive problem in the United States and that further burdening individuals in ill health with debt and financial ruin is symptomatic of a broken medical system; and be it further

Resolved, that the 80th General Convention direct Provinces, Dioceses, Congregations, and all other institutions of The Episcopal Church to consider purchasing the medical debt of local communities through the use of surplus funds and other monies allocated for outreach.

Explanation

Medical debt in the United States has reached a crisis of unimaginable magnitude. In 2020, medical debt overtook non-consumer debt as the largest source of new debt collections (Kluender *et al* 2021). In total, the Americans hold an estimated \$140 billion in medical debt, costs accrued through seeking help for illness (Kluender *et al* 2021).

Many Episcopalians have already recognized the severity of this situation. In the past two years alone, over 25 Episcopal congregations have taken it upon themselves to donate funds to erase the debt of their local communities (Paulsen 2021). Because of the economics of debt, these churches are able to have an impact many times the size of their donation.;

We are called in our Baptismal Covenant to “strive for justice and peace among all people.” Through addressing medical debt, we can begin to restore justice for those most hurt by these systems of financial oppression.

ADDITIONAL RESOURCES

<https://www.episcopalnewsservice.org/2021/07/21/dozens-of-episcopal-churches-give-to-nonprofit-helping-to-eliminate-millions-of-patients-medical-debt/>

<https://www.episcopalnewsservice.org/pressreleases/santa-fe-church-forgives-entire-state-of-new-mexico-medical-debt/>;

<https://whnt.com/news/st-lukes-episcopal-church-pays-off-8-1-million-in-medical-debt/>

<https://jamanetwork.com/journals/jama/fullarticle/2782187>



Resolution Number: 2018-C041
Title: Advocate for Policies Supporting Nutrition, Healthcare, and Housing as Human Rights
Legislative Action Taken: Concurred as Amended
Final Text:

Resolved, That the 79th General Convention of The Episcopal Church direct The Office of Government Relations to advocate unflaggingly for the federal government of the United States to close gaps in the safety net which cause millions of Americans to suffer eviction, homelessness, inability to access health care, medical debt, and hunger; and be it further

Resolved, That Episcopalians, Dioceses and The Episcopal Church advocate at the federal, state, and local level for adequate nutrition, healthcare, and housing as human rights which should be provided to all residents of this country, and for which eligibility is determined only by the applicants' current financial need, and all eligible people receive the aid for which they qualify; and be it further

Resolved, That Episcopalians, dioceses, and The Episcopal Church oppose federal cuts in tax credits that benefit low-income families including the Earned Income Tax Credit, Child Tax Credit, and Child Care Credit, and advocate for similar tax credits at the state level; and be it further

Resolved, That Episcopalians, dioceses, and The Episcopal Church oppose health care proposals 1) to limit public benefit funding to block grants, or 2) to cut off new enrollment of income-eligible people at a future date irrespective of their needs, or 3) to stipulate that people who lose eligibility when their income rises cannot re-enroll if their income falls again in the future due to loss of income; and be it further

Resolved, That Episcopalians and dioceses in the 19 states that did not accept the Affordable Care Act Medicaid Expansion advocate with their state legislators and governors to accept this benefit and federal funding for their constituents; and be it further

Resolved, That Episcopalians, dioceses and The Episcopal Church call on Congress to make the cost-sharing provisions of the Affordable Care Act an entitlement; and be it further

Resolved, That Episcopalians, dioceses and The Episcopal Church call on Congress to cap the mortgage interest deduction for wealthy taxpayers and direct the increased revenue to low-income housing assistance programs; and be it further

Resolved, That the General Convention request the Joint Standing Committee on Program, Budget and Finance to consider a budget allocation of \$83,750 for 1/4 FTE staff person at the Office of Government Relations to track federal and state legislative proposals on public benefit funding and eligibility, and to provide timely action alerts to dioceses, and Episcopal Public Policy Network; and be it further

Resolved, That the Episcopal Dioceses and congregations provide networking relationship for housing and employment to refer homeless people to assist in getting employment and housing.

Citation: General Convention, *Journal of the General Convention of...The Episcopal Church, Austin, 2018* (New York: General Convention, 2018), pp. 421-422.