

Nearly \$5 Million in Medical Debt Relieved for 5,142 Madison County Residents

by Dan Brannan, Content Director
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TROY – In partnership with the non-profit group, RIP Medical Debt, Troy United Methodist Church raised \$30,000 last December, which has been leveraged to purchase \$4,754,334.01 worth of outstanding medical debt for 5,142 residents of Madison County. These individuals will be notified in late March or early April that their debt has been purchased and canceled with no strings attached.

“I have always believed that generosity begets generosity,” Senior Pastor Andy Adams said. “The money is used for medical debt collections. People won’t receive money, but

letters notifying them the debt has been removed from the collection agency. We wanted to remove those barriers in a practical way. This will really help some of those now with the coronavirus situation. There are 31 different towns in Madison County that had someone as the recipient.”

Outstanding medical debt places financial and mental stress on families, dropping a person’s credit score, causing money to be garnished from their paychecks, and sometimes making it difficult to even purchase the essentials.

Those whose debt was eligible to be canceled met the following criteria: they are residents of Madison County; they earn less than two times the federal poverty level; their debt payments exceeded 5 percent of their annual income, and they faced insolvency.

"The generosity of Troy United Methodist Church members is in direct response to their awareness that their own 'debt' of sin was paid for by Jesus on the cross," Adams said. "In turn, as followers of Jesus, relieving others’ debt is a tangible way to share the same love to the community."