

DEBT JUBILEE PROJECT

FOR THE HEALING OF THE WORLD

Frequently Asked Questions

What is the “Debt Jubilee Project: For the Healing of the World”?

It is a project by the Moravian Church in North America responding to our biblical call to care for the sick, and to love our neighbors. Through this effort we are seeking to alleviate as much medical debt as possible in areas of the United States where there's a Moravian ministry, as well as medical debt of patients at the Moravian Clinic in Ahuas, Honduras.

Why medical debt?

As followers of Christ, we are called to care for the sick. Inspired by the recent work of Moravian congregations such as Trinity in Winston-Salem (who recently erased over \$3 million in medical debt for people living in the Triad area of North Carolina), we hope to create a brighter future for those struggling with the heavy weight of medical debt.

We believe healthcare is a fundamental human right and that no one should be burdened with debt because of it.

How can I contribute?

Click the link below or use the QR code at right on your phone to make your gift through the Moravian Giving Portal now:

<https://www.mmfa.com/debt-jubilee-project/>

Or, mail a check made out to: Moravian Ministries Foundation in America, 119 Brookstown Ave., Suite 305, Winston-Salem, NC 27101. Write “Debt Jubilee” in the memo line.



How will my gift be used?

All of your donation will be put towards alleviating medical debt around the world! While we would love to eliminate all global medical debt, we will start with the areas in the U.S with both the greatest pervasive need and a Moravian ministry. The effort will also provide support for debt at the Moravian Clinic in Ahuas Honduras. Here is the breakdown of how your gift will make a difference:

- **75%** of each gift eliminates medical debt in the U.S. via a partnership with RIP Medical Debt. Each \$1 could eliminate up to 100x that amount in debt, while also supporting the critical background work of RIP Medical Debt to identify and purchase medical debt to make this effort possible.
- **25%** of each gift eliminates debt held by patients served at the Moravian Clinic in Ahuas, Honduras. Each donation will help relieve families of this burden, while also supporting the lifesaving work of the clinic to expand services it otherwise could not provide without this funding.



Who is coordinating the effort... and why?

The Moravian Board of World Mission (BWM), the Commission on Congregational Development (CCD), and the Moravian Ministries Foundation (MMFA) with RIP Medical Debt.

This group has come together to demonstrate how our witness as a church and community becomes stronger when we work together. Inspired by the work of local congregations, the greater church now provides opportunities for all who wish to join in this effort to have a way to do so!



moravian church
southern province



How does RIP Medical Debt work?



A national nonprofit, RIP Medical Debt buys medical debt at a steep discount, millions of dollars at a time at a fraction of the original cost. They use data analytics to determine the debt of those most in need: households that earn less than 4x the federal poverty level (varies by state, family size) or whose debts are 5% or more of annual income.

What impact will my donation have?

The portion of your donation (75%) that's applied to medical debt in the United States can eliminate up to 100x that amount in medical debt. Ex.: \$1 forgives \$100. This is dependent on the rate that RIP Medical Debt can purchase the debt, but when acquired at pennies on the dollar, the impact on total debt forgiven is exponential!

The portion of your donation (25%) that goes to the Ahuas Clinic in Honduras provides relief for families with outstanding medical debts. The Ahuas Clinic is a Moravian not-for-profit medical ministry providing life-saving medical care in a remote area of Honduras for more than 75 years. Your contribution will relieve medical debt for families and allow the funds to support the ongoing work of the clinic through purchase of medicines and medical supplies.

How much medical debt is held in the areas of the United States where there are Moravian ministries?

At the time of writing this FAQ sheet, **\$230,285,980.60** in medical debt was available for relief via RIP Medical Debt in 34 counties (out of 65) in the U.S. where Moravian ministries are present. Please note:

- This is just the debt available to RIP Medical Debt, and it represents only a portion of the overall debt held in these areas.
- These numbers represent tens of thousands of families.

How much medical debt is held by the Ahuas Clinic?

At the end of 2022, the amount of outstanding patient medical debt accrued was \$123,516.87.