



"NewsNotes" – 2023 Year-In-Review

OUR 27 MEMBERS ARE AMAZING!

2023 was a year of Awareness building, Your Spirit led Giving & Forgiving and New Members. We are truly showing what communities of faith can do when we come together under the Second Great Commandment to "Love Your Neighbor" and forgive medical debt for financial hardship families. **Since 2020, our members have Forgiven \$78 million for 82,000 families.**

THEE Alliance Forging IMPACT RESULTS ON FAMILIES Since 2020

	<u>Thru 2023</u>	<u>RIP Medical Debt (Since 2014)</u>
Your Gifts	\$680,656	
Medical Debt Forgiven	\$78 Million	\$10.4 Billion
Families Impacted	82,000	7.1 Million

THEE Alliance Forging Medical Debt was created in the summer of 2021 with several faith communities who had been gifting since 2020. An Inspired Goal of Forging \$100 million for 50,000 families was set and known only to be achievable through the Grace of God.

Incredibly, that goal is now in sight!

We will look back on 2023 as the year when everything began coming together. A critical mass of members from throughout Minnesota, and now Iowa, spread the word on their experience

forgiving medical debt for financial hardship families for pennies on the dollar, through our Endorsed Business Partner, RIP Medical Debt. New members, giving frequency, larger gifts and creative ways to educate congregations on the national issue of crushing medical debt all happened. Our tagline, “**Medical Debt was NOT a choice for them, but forgiving it IS a choice for us**”, really came to life. **THANK YOU SO MUCH!**

Your 2023 Impact and Growth speaks for itself:

	<u>2023</u>	<u>vs 2022</u>
• Member Gifts	\$279,954	+148%
• Medical Debt Forgiven	\$29,607,796	+206%
• Families Forgiven	32,531	+88%
• <u>Members</u>	<u>27</u>	<u>+8</u>
Metro Churches	13	+3
Outstate Churches	13	+4
Iowa	1	+1

THEE Alliance AWARENESS Actions are gaining momentum and paying off:

- **THEE Alliance Forgiving Medical Debt is RIP’s largest USA Faith Giving Organization!**
- We have a solid group of Prospects planning to Join and Give in 2024.
- 2023 was the first year to have articles of your work published in MN state newspapers.
- Initiated UNLOCK IOWA hospital medical debt meeting between RIP, MHA & IHA
- Numerous Metro & Outstate Presentations, Connections and Visits.
- Members shared the Quarterly “NewsNotes” and their experiences with Neighbors.

4th Quarter New Members

- **Capitol Hill Lutheran Church, Des Moines, Iowa (giving since 2020)**
- **All Saints Lutheran Church, Darwin, MN**
- **St. John’s Catholic Church, Darwin, MN**
- **Evangelical Lutheran Church, Cokato, MN**

So, where do we go in 2024?

Our focus continues to be on creating **AWARENESS**. Members of THEE Alliance have the most experience and influence with prospects and acquaintances. Because of you, we have received inquiries and contacts who want to learn more about medical debt and how to participate in our mission. **YOU HAVE BEEN CRITICAL IN SPREADING THE WORD...THANK YOU!**

- I am continually amazed by the responses once a faith community hears about the impact of crushing medical debt on financial hardship families. The hope that comes with gifting through RIP Medical Debt and the leverage of \$1 given, on average, forgives \$100 has been amazing. Your gifts have made a life changing impact on so many families in Minnesota, the Upper-Midwest and other critical areas in our Country.
- We have broadened our presentations to groups that are philanthropic community organizations and have many members who are involved in their churches. A good example in 2023 was a presentation to the Rotary Club in Cokato, MN, where 3 new congregations joined and another is in the process. I frequently receive inquiries from an number of groups to hear more about your work.
- In 2024, it feels there is an opportunity for new members from denominations that have reached out to us. We currently have 7 Denominations/Synods and the more, the better.
- Capitol Hill Lutheran, Des Moines, IA, has now moved us into our first state outside of MN, in the Upper Midwest. They are excited to be a member of THEE Alliance Forgiving Medical Debt and are respected for their past experience in forgiving medical debt. We have hopes of having others in Iowa join us in 2024.
- Testimonials are powerful. Please consider passing along any testimonial you have received. We don't get many, but those we do get are inspiring and humbling. I will share them in future "NewsNotes".
- As I mentioned earlier, 2024 could be the year that we surpass the Goals that were inspired when THEE Alliance was formed. **They were to Forgive \$100 Million for 50,000 Families in financial hardship.** Replicating your gifting from 2023 would clearly put us over that goal.

I have two hopes for 2024:

1. **Every current Member would "Gift" in the year we surpass our goal.**
2. **We bring on new Members that would want to be part of this milestone.**

MEDICAL DEBT FACTS:

As we speak at worship and events, people are amazed by the facts that are involved with families in financial hardship, through no fault of their own. It is worth sharing just a few with you again:

- The USA has at least **\$195 billion** in medical debt, according to Kaiser Foundation.
- **66% of all bankruptcies** are tied to medical debt.
- **50%** of Americans can't afford a **\$400 emergency medical bill**.
- **60% of insured families** will **deplete** most/all of their **savings** to pay medical bills.
- **Insured bills are discounted...uninsured bills are full cost = more unaffordable.**
- **People with medical debt experience 3X the mental health problems.**
- **Most disturbing** is **half** of financial hardship families are **more afraid** of medical debt than the illness itself.

PLEASE pass Newsletters along to any of your associates or friends. I am excited to see the impact you will make with every dollar averaging \$100 of Forgiveness. **They can easily get in touch with us through the THEAlliance.org and Home page "Contact".**

"Medical Debt was NOT a choice for them, but forgiving it IS a choice for us"

MEMBERS

Lord of Life Lutheran Church, ELCA - Maple Grove, MN

First Congregational Church, UCC - Winona, MN

Grace Presbyterian Church - Winona, MN

Central Lutheran Church, ELCA - Winona, MN

Cedar Valley Lutheran, ELCA - Winona, MN

Lutheran Campus Center, ELCA - Winona, MN

Woodbury Lutheran Church, LCMS - Woodbury, MN

Trinity Lutheran Church, ELCA - North Branch, MN

St. Anthony Park UCC - St. Paul, MN

Falcon Heights UCC - Falcon Heights, MN

Gethsemane Lutheran Church, ELCA - Hopkins, MN

St. Andrew Lutheran Church, ELCA - Eden Prairie, MN

All Saints Lutheran Church - Darwin, MN

Evangelical Lutheran Church – Cokato, MN

St. Michael Lutheran Church, ELCA - Roseville, MN

Mt. Olivet Lutheran – Minneapolis/Victoria

Christ Lutheran Church, ELCA - Preston, MN

Zion Lutheran Church, ELCA - Anoka, MN

Wesley United Methodist Church - Winona, MN

Advent Lutheran Church, ELCA - Maple Grove, MN

St. Barnabas Lutheran Church – Plymouth, MN

St. Joseph the Worker Catholic - Maple Grove MN

Lutheran Church of the Resurrection, Roseville

Word of Peace Lutheran Church – Rogers, MN

Capitol Hill Lutheran – Des Moines, IA

Gethsemane Lutheran Church - Virginia, MN

St. John's Catholic Church - Darwin, MN

THEE Alliance Forgiving Medical Debt ADVISORS

Skip Lieser - Lead Advisor

Pastor Emeritus Peter Geisendorfer-Lindgren – Membership Advisor

Pastor Danielle Bartz – Membership Advisor

Steve Miller – Website and MHA Advisor

Kris Wenker – Communications Advisor

Cheryl Myhr - Advisor

THEE Alliance Forgiving Medical Debt

THEEAlliance.org

RIP Contact for “THEE Alliance Forgiving Medical Debt” Members:

Rachel Paige Katz

RIP - Director of Strategic Partnerships

RIP Medical Debt

929-459-2338 x115

<https://ripmedicaldebt.org>

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CHECK PROCESSING CENTER

Make Check Payable To:

RIP Medical Debt

Address:

RIP Medical Debt

P. O. Box 411675

Boston, MA 02241-1675

Memo Line:

THEE Alliance — 25002