

Waco church lifts medical debt burden from families

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Leading up to Easter this year, members of Highland Baptist Church in Waco not only gave thanks for how Christ paid their debt and lifted their burdens, but also gave to lift the burden of medical debt from 324 area families.

Highland Baptist raised \$180,000—more than double the original giving goal and enough to provide close to \$19 million in medical debt relief for families in McLennan County and the surrounding area.

A couple of years ago, Pastor John Durham read about a church in Minnesota that paid off millions of dollars of medical debt for families at a fraction of the actual cost, working with the nonprofit organization [RIP Medical Debt](#).

‘Give a little and see a lot accomplished’



John Durham

"I did a little research to learn how they did it and to verify that it was reputable, and I found out about [other churches](#) that were able to pay off medical debt at pennies on the dollar," Durham said.

He learned RIP Medical Debt applies gifts from donors to purchase bundled portfolios of medical debt at a significant discount.

"It's a way to make an exponential impact—to give a little and see a lot accomplished," Durham said.

In February, Highland Baptist launched what leaders considered an ambitious campaign, setting a \$75,000 giving goal by Easter in an effort to cancel up to \$8 million in medical debt. The church tied it to its Easter theme, "Our debts have been paid."

"It's about the spiritual debt Jesus paid for us," Durham explained.

'They wanted to help'

Families collected change in jars to donate toward medical debt relief. Students employed in workplaces with tip jars donated all their tips to the cause, letting customers know everything they collected would be applied toward that purpose.

Some children in the congregation reported giving their entire allowance for a month to provide medical debt relief for families.

"They couldn't even understand exactly what that means, but they wanted to help," Durham said.

Highland Church accepted donations for medical debt relief beginning the week before Palm Sunday and continuing through Easter.

“On Easter Sunday morning, I was able to announce we had surpassed our goal, raising \$114,000 so far,” Durham said. “By that afternoon, the total was \$180,000.”

To qualify for medical debt relief, families must earn less than twice the federal poverty line, have debt exceeding 5 percent of their annual income or have more debt than assets.

‘How resurrection people live’

Durham noted members of his church recognized how “crippling” medical debt can be for families and individuals.

“I think people were particularly sensitive to the need in light of all the hardship that COVID brought on,” he said.

RIP Medical Debt reports 79 million Americans on a daily basis must choose between paying medical bills or paying for food and shelter. Two-thirds of all bankruptcies in the United States are tied to medical debt, and one-fourth of all credit card debt is medical debt, the organization notes. In communities of color, the percentages are even greater.

Due to federal privacy laws, Highland Baptist members cannot know whose medical debt they helped to eliminate. But families in the Waco area who receive yellow envelopes in the mail from RIP Medical Debt will learn their debt has been cleared, thanks to the generosity of members of Highland Baptist Church.

Church members recognized the significance of their sacrificial gifts making the debt cancellation possible at Easter, Durham added.

“This is how resurrection people live their lives,” he said.