

Episcopal churches in Pennsylvania raise funds to eliminate \$3 million in medical debt

by [Melodie Woerman](#)

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From Left: Rob Gokey, Bishop Kevin Nichols, Bishop Audrey Scanlan, Bradley Mattson, and Elizabeth Mattson applaud the ceremonial burning of \$3 million in medical debt at a March 10 service at St. Luke's Episcopal Church in Lebanon, Pennsylvania. (Photo by Steve Doster)

The leaders of two Episcopal dioceses in Pennsylvania—Central Pennsylvania Bishop Audrey Scanlan and Bethlehem Bishop Kevin Nichols—on March 10 celebrated the efforts of the [Help, Healing and Hope initiative](#), through which churches from both dioceses raised \$30,000 to eliminate \$3 million in medical debts of fellow Pennsylvanians.

During an Evensong service at [St. Luke's Episcopal Church](#) in Lebanon, Pennsylvania, the two bishops joined the congregation as sheets of paper representing medical bills were set aflame in a metal bucket.

“Things like taking care of medical debts . . . is not merely social work, it's the work of God,” David Zwifka, St. Luke's rector, said in his sermon. People are liberated when the crush of medical debt is removed from their lives, he said, calling this “the very work of Jesus.”

The dioceses were able to alleviate the burden of medical debt in their communities through RIP Medical Debt, a charity that has partnered with [numerous Episcopal churches](#) in recent years. It buys outstanding medical debts from collection agencies for pennies on the dollar and helps people and organizations pay off the debts through donations.

The catalyst for the Help, Healing and Hope Initiative grew out of a 2022 medical emergency in the family of Bradley Mattson, rector of [Hope Episcopal Church](#) in Manheim, Pennsylvania, and Jennifer Mattson, rector of [St. Thomas Episcopal Church](#) , Lancaster, Pennsylvania.

Their daughter Elizabeth, then 5 years old, became seriously ill and nearly died before being diagnosed with Type 1 diabetes. Bradley Mattson said in an interview that even with excellent insurance, some bills weren't covered, including a \$6,000 charge from an ambulance company that was due in 30 days.

“And if you don't or can't pay, the debt just balloons.”

Elizabeth now is doing well, he said, thanks to a glucose monitor and insulin pump attached to her body to regulate her blood sugar. But Jennifer Mattson said that the price of insulin has cost their family about \$1,000 a month.

They have been able to manage their bills with financial assistance available to Pennsylvania clergy, but they started to wonder how people without good insurance could pay for such a major illness. Rob Gokey, the former outreach chair at Hope Church, told Bradley Mattson about [RIP Medical Debt](#). The nonprofit focuses their efforts on people who have limited capacity to pay their medical bills.

Since its founding in 2014, it has provided \$10.4 billion in medical debt relief to more than 7 million individuals and families.

From that nonprofit, the Mattsons learned that medical debt accounts for half of all bills under collection in the United States. According to a recent [report](#), 20 million people in the United States—nearly 1 in 12 adults—owe medical debt of more than \$250 each, collectively totaling as much as \$220 billion.

Adults with lower incomes and those without health insurance are more likely to have medical debt.

For those who can't pay off their bills in full, medical providers usually [sell](#) those debts for about 1 percent of the total to a collection agency, which then seeks to recover the full amount from the patient, plus a fee.

For Nichols, those collection efforts hit close to home. During the March 10 service, the bishop noted that his adult daughter was an organ transplant recipient more than 10 years ago. He recently overheard a phone call she received from a debt collector. She told him it was one of the dozens of debt collectors who still call her each week.

“What you are doing, the lives that you are touching, the hearts that you are giving hope to, is a building of the beloved community,” he told the congregation.

Jennifer Mattson said she thinks profiting off someone's medical debt “is a sin.”

Fundraising efforts began in Advent 2022 with a goal of \$2,500, and after raising that, it was increased to \$5,000 and then \$10,000. Other churches in the [Diocese of Central Pennsylvania](#) started to chip in, too.

Zwifka, a friend of the Mattsons, got his church involved early on. St. Luke's is just seven miles away but ended up in different dioceses when the [Diocese of Bethlehem](#) was created in 1904. The two dioceses recently have begun exploring the possibility of [reunification](#).

Both dioceses promoted the effort, and contributions grew, ultimately bringing the total to \$30,000.

The church is good at healing the sick, clothing the naked, giving the thirsty a cup of water, and visiting the prisoner, Scanlan said during the service, but there are other kinds of illness, distress, and disease that go unseen, including the mental anguish and suffering of medical debts.

“I’m especially proud that we have been able to make a significant difference and bring and restore people to wholeness, to alleviate the anxiety and the suffering that they are feeling,” she said.

Bradley Mattson said the initiative will officially close on Easter, and by then he thinks it will have raised closer to \$35,000 or maybe even \$40,000. At that point, some of the dioceses’s fellow Pennsylvanians will begin to get letters in the mail telling them their debt has been paid in full by the Episcopal Church.

He said that he was delighted to have a celebration of this effort that involved both dioceses. Noting how full their schedules can be, he said, “It was wonderful to have both bishops there, especially on a Sunday in Lent.” Also present with her parents was the Mattsons’ daughter, Elizabeth, now a thriving 7-year-old. —Episcopal News Service