

RIP Medical Debt Emails

June 16, 2023

To: Laura Meier & Susan Rodriguez-McDowell
Meck. Co. BOCC

Hello Commissioners,

I am a resident of Mecklenburg County, and a member of Health Care Justice-NC. One of my colleagues in that organization, Dr. Doug Robinson, spoke at one of your recent meetings about the issue of medical debt affecting county residents. If I may, I would like to hear your comments and thoughts about a specific way that medical debt could partially be alleviated locally.

RIP Medical Debt is a well-regarded national non-profit organization that buys (for pennies on the dollar) medical debt from healthcare entities – then forgives the debt (rather than trying to collect it). <https://ripmedicaldebt.org/>

I had contacted RIP several months ago to see if a foundation on whose board I sit could make a donation specifically to benefit Mecklenburg County residents. I learned however that, to date, RIP has not been successful at engaging either of our two largest healthcare entities, Atrium or Novant, in conversation about acquiring debt from them. I was disappointed to learn this, and am not sure of the reason(s).

Although I am a physician (retired pediatrician), I am certainly not a healthcare financial expert! However, knowing about the work of RIP Medical Debt and that healthcare entities commonly sell off part of their uncollected debt, I can't help but see this as a "Win-Win" situation for Atrium and Novant and for Mecklenburg County residents: It's debt they would be selling off anyway, but by selling it to RIP, they

benefit the community and get good PR. So I have been exploring ways that I could help establish contact between RIP and Atrium & Novant.

I think we all agree that medical debt is a terrible burden for a sizable number of county residents. I realize that this may be a stretch, but will forge ahead with asking anyway: Would it be possible for the BOCC, under the auspices of it's responsibility to help promote the welfare of the citizens of Mecklenburg County, to make an amicable inquiry/request to Atrium & Novant as to their being open/willing to have some discussion with RIP Medical Debt about making some of their uncollected debt available to RIP - most especially Atrium, given that they at least technically operate as a public entity (hospital authority)? And of course, both receive large tax breaks as non-profits.

I will look forward to your replies when you are conveniently able to send them. I very much appreciate your time and attention in reading this over, and any help that you might be able to offer.

I have attached below some information about RIP Medical Debt.

Most Sincerely,
Christopher Lakin, MD
Charlotte

June 19, 2023

Dr. Lakin,

This is very interesting. Let me think about how to get their attention.

Thanks for reaching out. I'll be back in touch.

Laura

Laura J. Meier
County Commissioner
District 5
Mecklenburg County Government

June 19, 2023

Dr. Larkin [sic],

Thank you for reaching out. I appreciate your engagement and am interested in learning more about how we might be able to help. Commissioner Meier and I spoke on the phone today to brainstorm a possible approach. I am grateful that she is taking the lead on this and I will jump in as needed. Thank you for your advocacy on behalf of low income community members.

Kind regards,

Susan Rodriguez-McDowell
County Commissioner
Board of County Commissioners District 6
Mecklenburg County Government

From: Meier, Laura <Laura.Meier@mecklenburgcountync.gov>
Sent: Wednesday, June 21, 2023 11:59 AM
To: marcus.kimbrough@atriumhealth.org
<marcus.kimbrough@atriumhealth.org>
Subject: Fwd: [External]Medical debt

Hello Mr. Kimbrough,

My name is Laura Meier, County Commissioner in Mecklenburg County.

One of my constituents has been trying to have a conversation (or rather he's helping RIP) with Atrium (and Novant) regarding medical debt. He has not had success. Kristin Morris, with whom I had a great relationship while she was with Atrium, recommended I start with you.

Is there an avenue in which you can orchestrate a conversation between Atrium and RIP? Please see email below.

Many thanks. I hope to meet you soon!

Regards,

Laura

From: Meier, Laura <Laura.Meier@mecklenburgcountync.gov>
Sent: Wednesday, **August 9**, 2023 7:55 AM
To: Kimbrough, Marcus <Marcus.Kimbrough@atriumhealth.org>
Subject: [EXTERNAL] Re: [External]Medical debt

Good Morning,

I am following up on an email I sent June 21st and don't believe I received a response.

Can we connect on this?

Many thanks,
Laura

From: Kimbrough, Marcus <Marcus.Kimbrough@atriumhealth.org>
Sent: Wednesday, August 9, 2023 8:56:24 AM
To: Meier, Laura <Laura.Meier@mecklenburgcountync.gov>
Subject: RE: [External]Medical debt

Commissioner Meier,

My apologies. I passed this along thinking the other person would follow up.

I will have an answer for you on this before the close of business today.

Marcus Kimbrough, MBA

From: Kimbrough, Marcus <Marcus.Kimbrough@atriumhealth.org>
Sent: Tuesday, August 15, 2023 11:48 AM
To: Meier, Laura <Laura.Meier@mecklenburgcountync.gov>
Subject: RE: [External]Medical debt

Commissioner Meier,

I wanted to keep you updated on the below request. Our VP of Revenue Cycle Management is reviewing the below request with our SVP. This is a topic of interest for us and we want to make sure we respond accordingly.

Marcus Kimbrough, MBA

From: Kimbrough, Marcus <Marcus.Kimbrough@atriumhealth.org>
Sent: Friday, **September 15**, 2023 10:06:26 PM
To: Meier, Laura <Laura.Meier@mecklenburgcountync.gov>
Subject: RE: [External]Medical debt

Commissioner Meier,

My apologies again for the delayed response but this is position on RIP medical debt:

RIP's proposal is well intended but conflicts with our charity care policy (which is thoughtfully crafted to be consistent, fair and equitable) and may undermine efforts to promote enrollment in insurance coverage, which is particularly important right now due to Medicaid redeterminations.

Marcus Kimbrough, MBA

[I sent this one not knowing that Marcus had already replied to Laura Meier on Sept. 15.]

September 28, 2023

To: Marcus Kimbrough, MBA
Greater Charlotte Market Lead
Government Affairs
Community & Social Impact Division

Hello Marcus – I am a physician who retired from Atrium in 2018, and also the person who contacted County Commissioner Meier about trying to initiate a conversation between the VP of Revenue Cycle Mgmt. and the folks at RIP Medical Debt. We still have not heard back on this.

I also had an occasion to mention this issue to Chris Berger in Enterprise Public Relations, mentioning that I truly think that a partnership between Atrium and RIP would be a great win-win for all involved (and frankly a good positive PR opportunity for the system). I am wondering if perhaps there are particular concerns or questions that the folks in Revenue Cycle mgmt. have that could be addressed by just talking to RIP. Or perhaps there are some downsides for the system of such a venture that it would instructive for Ms. Meier and I to learn.

I certainly do *not* want to be a pest about this, but would you be able to check back in about this, or, if easier, provide me the contact information for the VP of Revenue Cycle Mgmt.? I thank you so much for your time and attention.

Most sincerely,
Christopher Lakin, MD

September 28, 2023

Dr. Larkin [sic],

Thank you for your note. I did respond back to Commissioner Meier on September 15th with the following:

RIP's proposal is well intended but conflicts with our charity care policy (which is thoughtfully crafted to be consistent, fair and equitable) and may undermine efforts to promote enrollment in insurance coverage, which is particularly important right now due to Medicaid redeterminations.

Marcus Kimbrough, MBA

Greater Charlotte Market Lead

Government Affairs

Community & Social Impact Division

Cell: 704-438-7122

Office: 704-631-1199

October 3, 2023

Hi Marcus – Here is RIP's reply to the points in your email. Could you please review it and also share with the appropriate people, and then get back to me as soon as conveniently possible.

I appreciate very much your ongoing help with this.

Sincerely,
Dr. Lakin

From: Ruth Lande <ruth.lande@ripmedicaldebt.org>
Date: September 28, 2023 at 5:39:33 PM EDT
To: Christopher Lakin <clakin01@gmail.com>
Cc: Rachel Katz <rachel.katz@ripmedicaldebt.org>
Subject: RE: Atrium Healthcare System (Meck. Co. NC)

We've heard the comment before from hospitals, that our work conflicts with their Financial Assistance policies. It absolutely doesn't, and I wrote a FAQ for providers addressing this:

Q: Does RIP's work conflict with our financial assistance program? We provide assistance up to 400% FPL

A: No, it doesn't conflict with Atrium's financial assistance program. It supports and supplements the program. Most providers don't provide free care up to 400%FPL, but instead discounts at the higher levels which may leave still unaffordable balances. Also, eligible patients may not apply for your FAP, feeling too proud to ask for assistance, or assuming that insured patients are excluded.

RIP's program picks up patient balances after the process is complete, providing an extra safety net, and providing Atrium valuable data on its bad debt and the income of those patients.

Atrium's policy, posted on their website, gives free care for **uninsured** patients up to 300% FPL. They also give help if the uninsured patient's debts are greater than 10% of their income. They use a 3rd part tool to assess the uninsured. However, for the insured, you must apply for assistance. I guarantee you that many eligible people don't apply. We will find those people.

I don't know how or why working with RIP would discourage people from signing up for insurance. We would be cancelling older debts for lower income individuals, and the letter clearly states this is a one-time gift funded by the local community. Why would a person who gets that letter decide to cancel their insurance or not sign onto insurance? Patients are so grateful for the gift and understand how it works.

With North Carolina soon expanding Medicaid, which will help Atrium and many lower income NC families, perhaps Atrium could see working [at least] once with RIP as a way to clean up older balances to get ready for the new improved situation.

Ruth Landé (She/her)
Vice President Hospital Relations

RIP Medical Debt
(917) 985-7879

October 13, 2023

Hello Marcus - Just checking back in about my last email to you that provided RIP Medical Debt's response to the revenue folks. I do realize that this is low on the priority list, but RIP's specific responses seem reasonable and appropriate, and I feel are worthy of a reply. Please let me know when you can.

Thanks very much.

Dr. Lakin

October 23, 2023

Hi Marcus - I would like to pass along some response from Atrium to RIP Medical Debt's reply to the Revenue Cycle department's concerns/assumptions about working with RIP. I think we owe them that courtesy. Can you help please? (It's been over 2 weeks now.)

Thank you.

Dr. Lakin