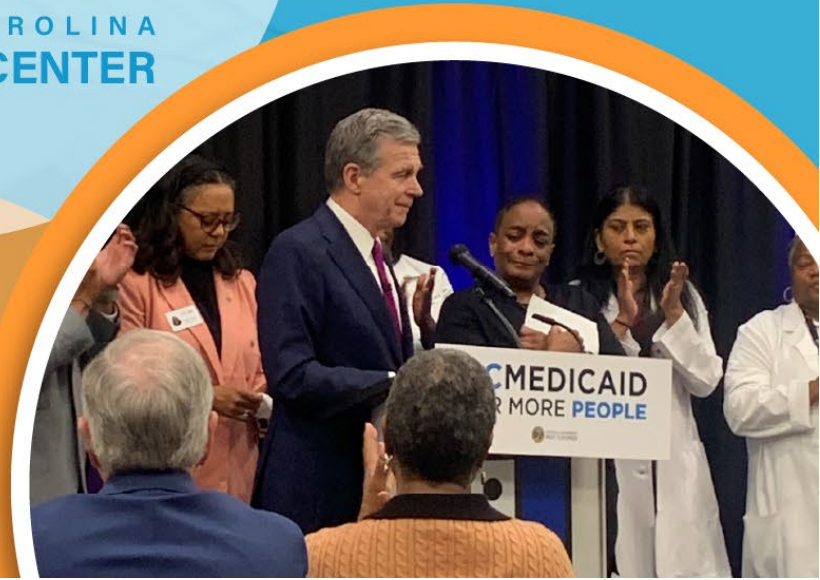


WELCOME TO A VIRTUAL BRIEFING:



# Celebrating One Year of Medicaid Expansion



## PRESENTERS:



**REGGIE SHUFORD**

Executive  
Director



**REBECCA CEREESE**

Policy Advocate,  
Health Advocacy



**JEN SHARP**

Communications Specialist,  
Health Advocacy



**HEYSOLL RODRIGUEZ SOTO**

Engagement Coordinator,  
Health Advocacy

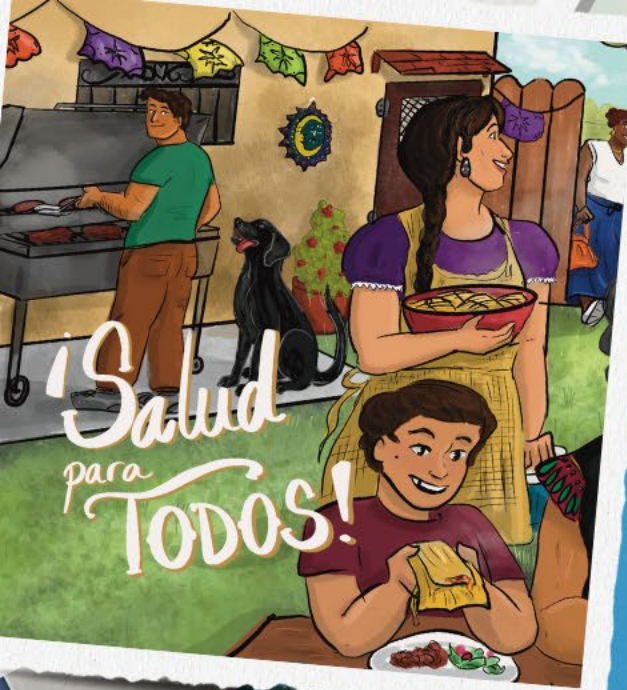
December 10, 2024

# Housekeeping Tips and Reminders

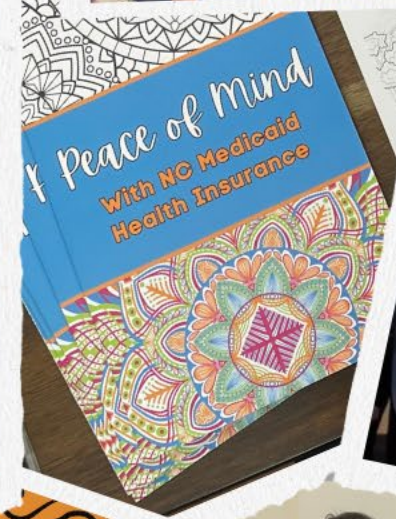
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- This event is being recorded
- There will be time for questions at the end of the 30-minute presentation. **Please put any questions in the chat.**
- For IT concerns, please message Tim Hazlehurst or email [Tim@ncjustice.org](mailto:Tim@ncjustice.org)





# Celebrating One Year of Medicaid Expansion!





# Record Enrollment in NC!

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**As of December 4, 2024,  
590,331 people have enrolled  
in Medicaid expansion in  
North Carolina!**

[medicaid.ncdhhs.gov/reports/medicaid-expansion-dashboard](https://medicaid.ncdhhs.gov/reports/medicaid-expansion-dashboard)

# Outreach and Communications

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# Online Resource Hub

**NORTH CAROLINA JUSTICE CENTER** | Toolkit on Outreach and Education Strategies for Medicaid Expansion

Which parts of the state have higher proportions of uninsured workers?

Uninsured Rate for Non-elderly workers

- Above 25%
- Between 10-25%
- Lower than 10%

Note: Includes all workers ages 19-64 regardless of income or citizenship status  
Source: Georgetown University Center for Children and Families, analysis of U.S. Census

**Other characteristics of the uninsured**

"The lower an adult's level of education, the all uninsured people are in families that rely on food stamps, energy assistance, and if they know about Medicaid."

**Outreach**

The implementation phase of Medicaid expansion requires all work together to improve access to care. Building authentic and non-transactional relationships with community-based organizations, all work together to improve access to care. Other states that expanded Medicaid have used a variety of strategies to build authentic and non-transactional relationships with community-based organizations and trusted messengers.

- Healthcare providers of home health
- Community health centers
- Churches and other faith-based organizations

<sup>3</sup> Blumberg et al. (2016). Who Are the Uninsured? <https://www.urban.org/urban-wire/about-how-we-research>  
<sup>4</sup> Carver et al. (2021). Medicaid Expansion and the Uninsured. <https://www.urban.org/urban-wire/medicaid-expansion-and-the-uninsured>

**NORTH CAROLINA JUSTICE CENTER** | Toolkit on Outreach and Education Strategies for Medicaid Expansion

**Background**

With North Carolina's Medicaid expansion program launching on December 1, 2023, this toolkit is intended to assist community organizers, service providers, canvassers, and community-based organizations in thinking about how they want to integrate best outreach and education practices from other states that have already expanded Medicaid.

This toolkit covers the following topics:

1. **Profile and demographic information** of North Carolinians most likely eligible for Medicaid expansion.
2. **Best practices and tips** to consider in reaching out to North Carolinians most likely eligible for Medicaid expansion.
3. **What to communicate** when educating and encouraging North Carolinians to sign up for Medicaid.

Also included is a **sample script** you can use to engage with community members likely eligible for Medicaid expansion.

**Profile of North Carolinians likely eligible for Medicaid expansion**

Demographics for NC's uninsured population below 100% of the Federal Poverty Level (FPL)<sup>1</sup>

**Race and Ethnicity<sup>1</sup>**

Race and Ethnicity	Percentage
White	41.3%
Black	22.0%
Hispanic	29.2%
More than one race/other	7.4%

**Housing**

59.7% of uninsured North Carolinians below 100% FPL live in rented housing<sup>1</sup>

<sup>1</sup> North Carolina Justice Center Analysis of IPUMS Extract, 2021 ACS 1-yr estimates

# Medicaid expansion is here!

You or a loved one may now be eligible for free and comprehensive health insurance.

Starting **December 1, 2023**, many more North Carolinians can sign up for free health insurance through Medicaid expansion! You may be able to get health insurance through Medicaid even if you don't qualify before.

## Are you eligible?

Most people can get health insurance through Medicaid if they meet the criteria below. If you were eligible before, you still are. Nothing changes for you.

- You live in North Carolina.
- You are age 19 to 64.
- You are a U.S. citizen. Some non-U.S. citizens can get health insurance through NC Medicaid.
- Your household income fits within the chart at right.


Household Size	Annual Income
1	\$12,050 or less
2	\$17,234 or less
3	\$24,367 or less
4	\$34,400 or less
5	\$46,435 or less
6	\$58,588 or less
7	\$62,880 or less
8	\$69,772 or less

## What healthcare services does Medicaid cover?

- Primary care so you can go to a doctor for a check-up or when you are feeling sick.
- Hospital services.
- Prenatal, maternal, and postnatal care, if you are pregnant and giving birth.
- Dental, vision, and Prescription drug.
- Mental health and substance use services.
- Preventative and wellness services.
- Rules to non-emergency medical transportation.

<https://www.ncjusticecenter.org>  
<https://www.ncjusticecenter.org>

# Auto-Enroll in Medicaid


 NORTH CAROLINA  
JUSTICE CENTER

## Script for Outreach and Education on Medicaid Expansion

**SCENARIO AMBASSADOR:** Hello! How are you? My name is XXXX and I am with XXXX (leg). Did you know that the rules have changed and that many more North Carolinians are eligible for free health insurance through Medicaid? Do you currently have health insurance? Because the rules changed, you might be eligible for Medicaid even if you're not currently insured.

**COMMUNITY MEMBER:** Yes, No, Not Sure. How does this work? If you're eligible?

**SCENARIO AMBASSADOR:** *(Use the wallet card to guide people through the eligibility and do a general pre-screening.)* So there are the eligibility requirements... Do you live in North Carolina? Are you between the ages of 18-64? Does your income fall within the chart listed here? *(For this question, the chart has a little bit of extra information about whether you're eligible or have a qualifying immigration status.)* If you don't know if your person's immigration status qualifies or not for Medicaid, tell them to reach out to the NC Justice Center for clarifying information!

### Scenario 1: If community member is likely eligible for Medicaid

**SCENARIO AMBASSADOR:** Great. It looks like you'd most likely qualify for Medicaid which is fantastic because Medicaid is the state's best health insurance for you. There are no premiums, no deductibles, no co-insurance rates and the services are very comprehensive. The highest copay is \$4 and you can sign up for Medicaid anytime of the year!

**COMMUNITY MEMBER:** Okay. How do I apply?

**SCENARIO AMBASSADOR:** So you can apply online or mail in a paper application. It takes about an hour to complete. Or, if you want help filling out the form, there's a number you can call a health insurance navigator who can help you fill out the application on the phone, in person or online. They provide free and unbiased information. They're not insurance agents.

I can help you sign up for an appointment with a navigator now if you'd like. Would you you like to get help with that appointment?

**SCENARIO AMBASSADOR:** *(give options—one paper flyer with website or QR code.)*

**IF THE COMMUNITY MEMBER RESPONDS:** I will need assistance with the application. This sounds like it's complicated. Can you help me make an appointment?

**SCENARIO AMBASSADOR:** *(Give them the address and make an appointment in person, on zoom, or via the*



219 E. DuSable Street  
Asheboro, NC 27803

219-656-0275  
219-656-2191

W [www.northjustice.org](http://www.northjustice.org)  
contact@northjustice.org



# Don't Cancel Your Family Planning Medicaid

You could automatically receive full Medicaid coverage!

Did you recently lose your Medicaid coverage but get a notice from the N.C. Department of Health and Human Services (NCDHHS) saying you are in the Family Planning Program and "cannot choose a health plan"? If so, make sure you do **NOT** cancel your Family Planning Medicaid coverage, as you could be automatically enrolled, if eligible, into comprehensive health care coverage through Medicaid expansion on October 1, 2023!

## What is Family Planning Medicaid?

Family Planning Medicaid, is a limited benefit plan—meaning it **doesn't** cover the same services as regular Medicaid. However, the program is still a good option for older adults and for both women AND men to receive free reproductive and sexual health services such as:



- HIV testing
- Screening and treatment for some sexually transmitted infections (STIs)
- Pap smears
- Help making decisions on when, or if, to have a baby
- Transportation to and from appointments
- Referrals



**NORTH CAROLINA  
JUSTICE CENTER**

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919-856-2751 f

W [www.ncjtc.org](http://www.ncjtc.org)  
[ncjtc@ncjtc.org](mailto:ncjtc@ncjtc.org)

# Auto-Enrolling from Family Planning



## What to expect once you've been auto-enrolled in Medicaid

If you are currently enrolled in Family Planning Medicaid and are at 138% of the Federal Poverty Level (FPL) or lower (see chart at right), you will be automatically enrolled in Medicaid expansion on December 1, 2023.

### What happens next?

NC Medicaid is now managed by private insurance companies. Most people will get a welcome packet and card from one of the companies below. Getting an ID card from one of these companies means you are enrolled in Medicaid.

# of Persons in Household	138% FPL for 2023
1	\$20,320
2	\$27,214
3	\$34,307
4	\$41,400
5	\$48,493
6	\$55,586
7	\$62,680
8	\$69,773

- [AmeriHealth Caritas](http://amerhealthcaritas.com) – [amerhealthcaritas.com](http://amerhealthcaritas.com)
- [Carolina Complete Health](http://carolinacompletehealth.com) – [carolinacompletehealth.com](http://carolinacompletehealth.com)
- [HealthyLife Blue \(Blue Cross Blue Shield of NC\)](http://healthylifeblue.com) – [healthylifeblue.com](http://healthylifeblue.com)
- [UnitedHealthcare Community Plan \(United Healthcare\)](http://unitedhealthcare.com) – [uhcommunityplan.com/nc](http://uhcommunityplan.com/nc)
- [WellCare \(Standard Plan\)](http://wellcare.com) – [wellcare.com](http://wellcare.com)

All plans offer a standard essential health coverage, but each of these plans has their own provider networks and offers extra benefits. You can compare those benefits at [medicaidnc.org/en/vitalhealthplans](http://medicaidnc.org/en/vitalhealthplans).



# North Carolina Health Insurance Eligibility for Immigrants

If you are an immigrant in the United States, it is important to know your rights to access health insurance. The table that follows will help you to determine if you are eligible for Medicaid, the State Health Insurance Assistance Program for those with disabilities, and corresponding health insurance eligibility for Medicaid and the Patient and Family Health Insurance Marketplace (PFHIM).

## General Eligibility Information

For both Marketplace and Medicaid eligibility:

- A Social Security number is not required for immigrants who are eligible to receive care.
- To qualify for coverage, applicants must be able to prove that they reside in the state of application. Intent to remain indefinitely in the United States is not required.

### Medicaid and CHIP

Beginning in 2023, immigrants qualify for Medicaid and CHIP in North Carolina if eligible for Medicaid. If you have eligibility in immigration status and their spouse is not over 100% of the federal poverty level (about \$26,000 for a family of four), then people with temporary non-100% of federal poverty level status also are eligible. If you are pregnant or have children, certain North Carolinians over age 65 may also qualify if they have income and live alone. For certain immigrants, there is a year waiting period before they can qualify for Medicaid. See [Immigrants and CHIP](#) for a list of eligible immigration categories.

### Marketplace

Immigrants with lawful permanent status can purchase private health insurance in the Marketplace. Marketplace plans are also available for individuals with income from 100-400% of the federal poverty level. If a lawfully permanent immigrant is ineligible for Medicaid based on their immigration status, they may qualify for Financial help in the marketplace even if their income is below the poverty line. For citizenship coverage, there is a waiting period to purchase insurance or receive financial assistance.

### Immigrants with Deferred Action for Childhood Arrivals (DACA) status are eligible for Marketplace enrollment as of October 1, 2023.

### Health Insurance Marketplace

People who are not eligible for benefits based on their immigration status can still apply for their immigration status. If only one family member is applying for insurance or services, only the applicant must be a lawfully permanent status. If more than one family member is applying, all family members must be lawfully permanent and none are applying to live with someone who is not a lawfully permanent resident.

### Public Charge

Many immigrants have feared that the "public charge" rule says that those who receive government benefits might not qualify for a green card. This rule does not apply to immigrants receiving insurance in the Marketplace with subsidies or costs of Medicaid costs. There are also many categories of immigrants who don't go through the public charge assessment at all. Immigrants who are eligible can and should apply for financial help to pay for health care costs. For more information, see [Public Charge](#) for immigrants and their family members.

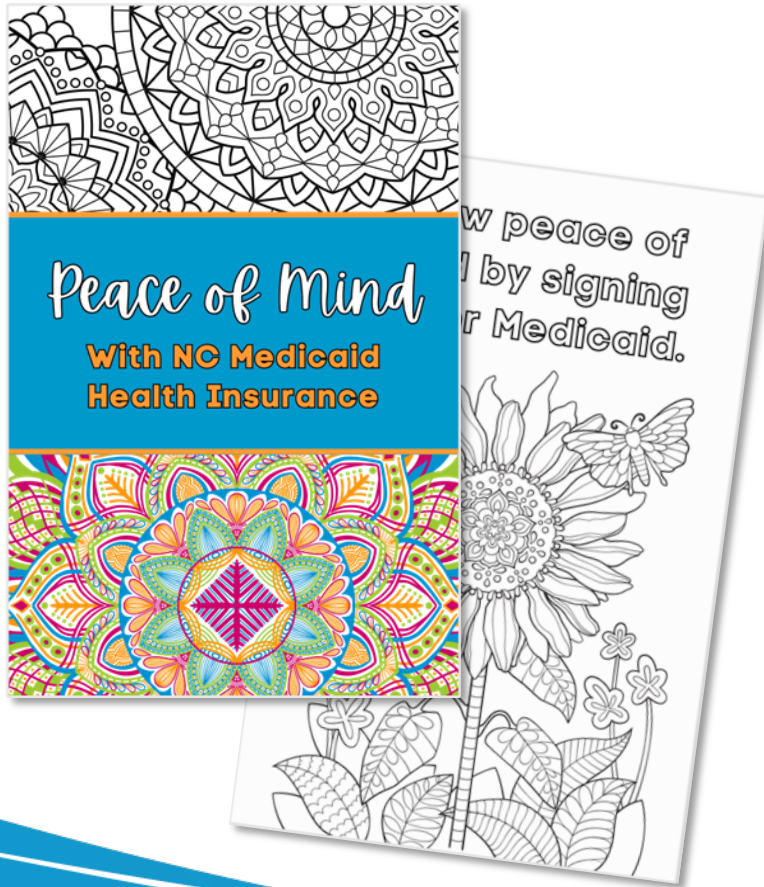
### Emergency Care

Immigrants who are not eligible for Marketplace insurance or full Medicaid coverage still are eligible to receive emergency care from Medicaid for treatment of emergency medical conditions including labor and delivery.

For fees, to see how much your Medicaid or Marketplace application costs, call 1-800-368-5868 or to schedule visits at immigration offices, call 1-800-368-5868.



# Print Resources for Partners



**NORTH CAROLINA JUSTICE CENTER NC MEDICAID FOR MORE PEOPLE**

You're eligible for Medicaid expansion if you meet **ALL** these criteria:

- Live in North Carolina.
- Age 19 to 64.
- U.S. citizen. (Certain immigrants can qualify depending on their visa type, age, and pregnancy.)
- Household income fits within the chart at right.

Household Size	2024 Monthly Income*
Single adult	\$1,732 or less
Family of 2	\$2,351 or less
Family of 3	\$2,970 or less
Family of 4	\$3,588 or less
Family of 5	\$4,207 or less
Family of 6	\$4,826 or less

\*Income limits are updated annually.


**Sign up for free health insurance through NC Medicaid!**

Contact the NC Navigator Consortium to get **FREE HELP** signing up for health insurance.  
[www.ncnavigator.net](http://www.ncnavigator.net)  
1-855-733-3711

**SIGN UP ON YOUR OWN**

- Apply online at [healthcare.gov](http://healthcare.gov).
- Apply online at [epass.nc.gov](http://epass.nc.gov).
- Contact your local DSS to apply in person, over the phone, or by mail.

Date \_\_\_\_\_ Time \_\_\_\_\_  
Address \_\_\_\_\_





# In-Person Outreach and Enrollment



NORTH CAROLINA  
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# Training Community Partners



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# Partnerships and Collaborations

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# NC Black Alliance

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The North Carolina Black Alliance prioritizes the unique needs of Black North Carolinians, particularly in overlooked areas such as rural Eastern North Carolina.



# Care Share Health Alliance

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**Shakira Greene**

**Medicaid Expansion BIPOC Community  
Engagement Coordinator**

- Maximize enrollment for communities of color.
- Advocate for historically marginalized populations.
- Organize and facilitate trainings in each Medicaid managed care region.
- Organize and lead community outreach and enrollment events.



# Working with Local Artists

Katerina Marroquin



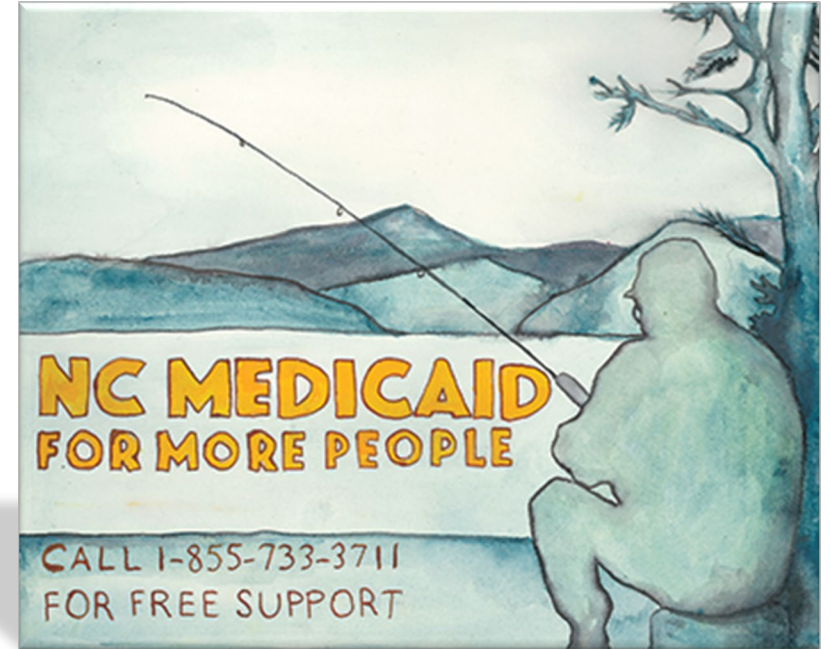
[ncjustice.org/zine-2](https://ncjustice.org/zine-2)

Je'wel Lucas



[ncjustice.org/zine-1](https://ncjustice.org/zine-1)

Catherine Edgerton



[ncjustice.org/zine-3](https://ncjustice.org/zine-3)

# Engagements and Connections via Language Justice

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# Outreach to the Hispanic Community

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# Key Accomplishments





# Medical Debt Work in 2024

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# Medical Debt Resources

## Resources to help people understand their options when they get a medical bill.

NCJC has partnered with Dollar For to help North Carolinians apply for hospital financial assistance.

[dollarfor.org/ncjc](https://dollarfor.org/ncjc)



NORTH CAROLINA  
JUSTICE CENTER

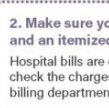
### Are you facing medical debt and unsure of how to pay?

You're not alone! One in five North Carolinians have medical debt in collections, and our state has the 20<sup>th</sup> highest hospital prices in the country despite wages ranking only 40<sup>th</sup>. Here are some general tips to follow when you face a bill you can't afford to pay.



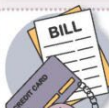
#### 1. Advocate for yourself. Speak up and ask questions.

It is stressful being in a situation where you can't afford to pay a bill, especially when it's for your health. But you are your best advocate, so be sure to ask questions when you don't understand a bill, a charge, or a treatment.



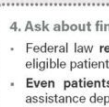
#### 2. Make sure you have received the correct bill with your name, address, and an itemized list of charges.

Hospital bills are confusing and can have mistakes. Request an itemized bill and check the charges to make sure you recognize all of the charges listed. Ask the billing department or insurance company if something doesn't look right.



#### 3. Be wary of signing up for a medical credit card.

- These credit cards charge **high interest rates** and can also lead to providers prescribing more expensive treatments than you need.
- Be aware of deferred-interest promotions! After the promotional period of no interest ends, rates can jump to 25% on the **total bill amount** ([bit.ly/med-credit](https://bit.ly/med-credit))!
- Most times, medical debt that has been put on a credit card cannot be considered for financial assistance.



#### 4. Ask about financial assistance, even if you have insurance.

- Federal law **requires** nonprofit hospitals to offer free or discounted care for eligible patients.
- **Even patients with private health insurance** may qualify for financial assistance depending on the assistance program's income eligibility requirements.
- If you need help applying for financial assistance, check out the financial assistance eligibility tool at [dollarfor.org/ncjc](https://dollarfor.org/ncjc) to see if you qualify.



#### 5. If you're uninsured, ask to be screened for financial assistance programs or public health insurance, like Medicaid.

- North Carolina recently expanded **Medicaid eligibility**, allowing more people with low incomes to qualify for comprehensive health insurance coverage.
- Medicaid coverage is retroactive to three months prior to the month that you apply, so if you have any bills from that time period, Medicaid will cover those services.

#### 6. Work out a payment plan directly with your provider or hospital.

- Negotiate to **lower your bill**. Tell the hospital you can't afford the bill and ask what Medicare normally pays as a way to figure out a lower price for your bill. **Don't take NO for an answer**. Ask to speak to someone else if you must. Indicate you're willing to pay, but you need a lower amount and a **no-interest payment plan**. If they agree on a reduced rate, get that in writing.
- You can also ask to get a "**settlement amount**," which is asking the hospital or provider what is the lowest amount they're willing to accept to settle the bill.



#### 7. If you are uninsured, you have the right to ask for a "good faith estimate" before you get care.

Providers are required to give you a "good faith estimate" within three business days. Get a separate "good faith estimate" in writing from each doctor and health care facility. If your bill is \$400 over the good faith estimate, you have the right to fight that bill.

For more detailed information on good faith estimates and how they work, go to [bit.ly/MedBillToolkit](https://bit.ly/MedBillToolkit)

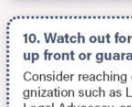
#### 8. In certain cases, you are protected from out-of-network charges under the No Surprises Act.

- If you receive care at an emergency room that is out-of-network, or from an out-of-network doctor at an in-network facility, you must be billed at the in-network rate.
- The same is true if you are transported by an out-of-network air ambulance.
- Unfortunately, ground ambulances are not covered by the **No Surprises Act**.



#### 9. Read over financial documents thoroughly before signing anything.

Do not allow hospitals or their representatives to pressure you into signing any documents that waive your protections or give hospitals equity in your home without first consulting a trusted nonprofit financial counselor or a nonprofit organization such as [Legal Aid of NC](https://LegalAidofNC.org), the [NC Justice Center](https://NCJusticeCenter.org), the [Charlotte Center for Legal Advocacy](https://CharlotteCenterforLegalAdvocacy.org), or [Pisgah Legal Services](https://PisgahLegalServices.org).



#### 10. Watch out for scams that claim to settle your debts if you pay money up front or guarantees to settle debts.

Consider reaching out to a trusted nonprofit financial counselor or a nonprofit organization such as [Legal Aid of NC](https://LegalAidofNC.org), the [NC Justice Center](https://NCJusticeCenter.org), the [Charlotte Center for Legal Advocacy](https://CharlotteCenterforLegalAdvocacy.org), or [Pisgah Legal Services](https://PisgahLegalServices.org).




For more tips and detailed information about all the different scenarios, including what to do if your bill goes to collections or gets put on a credit report, view U.S. PIRG/Community Catalyst's guide, *Medical Bills: Everything You Need to Know About Your Rights*, by visiting [bit.ly/MedBillToolkit](https://bit.ly/MedBillToolkit) or scanning the QR code.





# DHHS/Governor's Medical Debt Relief and Protection Program



**No one should face financial ruin because they got sick or had an accident.**

.....


**With hospital support, we can stop this from happening.**

Twenty percent of North Carolinians have **medical debt in collections**. This figure jumps to **25 percent** in communities of color. Add that to the **20th highest hospital prices** in the country and our state is in a medical debt crisis.

NC hospital CEOs can alleviate this crisis by participating in an innovative NCDHHS program that would provide \$4 billion in medical debt relief for millions of North Carolinians.

**All they have to do is say "yes."**

We are counting on hospital leaders to choose to be a part of this win-win initiative to fight medical debt in North Carolina.

[ncjustice.org/medical-debt](https://ncjustice.org/medical-debt) Help us fight for medical debt relief and protections. 

Advertisement paid for by the NC Justice Center



Craig Albanese, CEO, Duke University Health System  
Carl Armato, President and CEO, Novant Health  
Wesley Burks, CEO, UNC Health  
Mary Jo Cagle, CEO, Cone Health  
Mickey Foster, CEO, FirstHealth of the Carolinas  
Donald Gintzig, President and CEO, WakeMed Health & Hospitals  
Steve Lawler, President and CEO, North Carolina Healthcare Association  
Greg Lowe, President, NC Division, HCA Healthcare  
Michael Waldrum, CEO, ECU Health  
Eugene Woods, President and CEO of Atrium Health

Dear Hospital Leaders, Presidents, and CEOs,


As Black Executive Directors of the undersigned organizations who are committed to the collective wellbeing, prosperity, and advancement of Black North Carolinians, we urge you to support the medical debt relief incentive program from the North Carolina Department of Health and Human Services (NCDHHS).

The number of people who have medical debt in North Carolina is shockingly high compared to the rest of the nation, yet the inequitable distribution of this debt is even more disturbing. In 2022, 20% of our state's population had medical debt in collections, but that figure climbs to 25% among communities of color.<sup>1</sup>

**The structural racism that has created less generational wealth and poor health outcomes for Black North Carolinians is why it is so vitally important for hospitals to accept the NCDHHS program to alleviate the burden of medical debt.**

<sup>1</sup> Urban Institute. *Debt in America: An Interactive Map*. Available at <https://apps.urban.org/features/debt-interactive-map/?type=overall&variable=totcoll>


## All 99 acute care hospitals in NC signed on!




### RELIEF + PREVENTION + PROTECTIONS from medical debt in North Carolina

**Background: A New NCDHHS Initiative**


All 99 acute care hospitals around the state have decided to participate in a **new program** offered by the North Carolina Department of Health and Human Services (NCDHHS). This new program aims to:



**RELIEVE**  
existing medical debt for patients



**PREVENT**  
new medical debt for patients



**PROTECT**  
patients from unfair debt collection practices

**These policies and protections are only applicable at participating hospitals.**

**Relieving Medical Debt for North Carolinians**

The following medical debt relief measure must take place by **July 1, 2025**:

- Hospitals must relieve or donate all **unpaid patient medical debt dating back to January 1, 2014**, for North Carolina residents enrolled in Medicaid (including Family Planning Medicaid).

**Beginning July 1, 2026:**

# The Power of Stories

**Terry Belk**



**Pastor John Jackman**



 **NBC NEWS**

[WATCH NOW](#) 

NEWS

## **North Carolina hospital company forgives debts of 11,500 people after NBC News report**

Terry Belk, who owed thousands for cancer treatment for himself and his late wife, said he was stunned by a call from Atrium Health telling him the lien on his home was canceled.



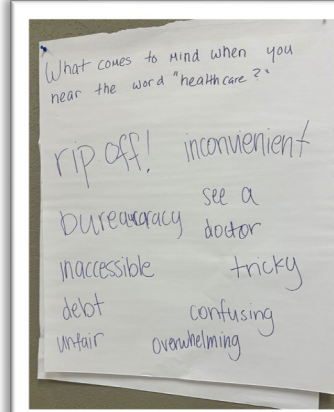
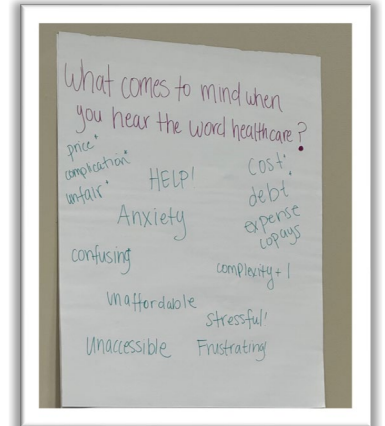
# Looking Ahead to 2025

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# Listening Sessions

In partnership with US of Care we held health care listening sessions in four rural counties: Caldwell, Mitchell, Rockingham, and Wayne.





# Sneak Peek – A Health Agenda Informed by the People

## TRAPPED IN THE HEALTH CARE MAZE:

Struggling to Navigate Health Costs, Access, and Complexities in Rural North Carolina



*This project and report were a collaborative effort between United States of Care and the North Carolina Justice Center.*

United States of Care and the North Carolina Justice Center would like to thank the four community coordinators we worked with who used their deep relationships and dedication to their communities'

### Introduction

North Carolina continues to be a leader in moving forward to improve access to health care. In 2023, more than 600,000 North Carolinians gained coverage as North Carolina became the 40th state with hundreds of thousands now enrolled. This provides the opportunity to access the coverage they need, the sickness earlier, and have peace of mind known within their reach. Medicaid expansion makes progress in achieving happier, healthier, and economic growth through increased coverage.

However, affordability remains a major concern. Hospital prices contribute to the high costs of care.

## Policy Recommendations

Policymakers should consider the following policy solutions to address these concerns.

### MAKE HEALTH CARE *More Affordable*

As North Carolinians continue to struggle with high health care costs, policymakers should enact policies to:

- **Protect patients from medical debt:** As noted [in side bar], policymakers recently took action to relieve and protect patients with low incomes from existing and future medical debt. The provisions in this program should be made permanent and codified into statute, including implementing presumptive eligibility for financial assistance, capping interest rates at 3%, and banning extraordinary debt collection practices. Additionally, legislators should relieve medical debt for those who were not eligible for the recent program, expand the financial and consumer protections for those with incomes beyond 300% of

All 99 acute care hospitals opted into a new program that the state recently created to relieve existing medical debt for two million North Carolinians with low incomes.

# Medical Debt Campaign 2025

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Together we can expand on the progress we've had with Medicaid expansion and the Medical Debt Program, but we need your help!

Opportunities to join the movement!

- **Sign up to take action:**
  - **Postcard campaign!!!**
  - **Advocacy day**
- **Share your story**

# Help us fight for medical debt relief and protections by signing up to:

**TAKE ACTION**



[ncjustice.org/updates](https://ncjustice.org/updates)

**SHARE YOUR STORY**



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# Q&A

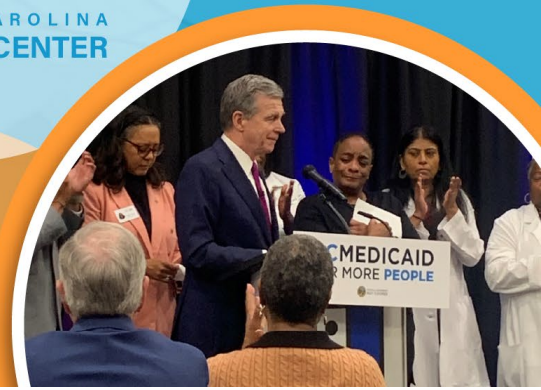
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