

September 2026 Resources

Speaker Resources

Luke Messac, MD, PhD - Harvard profile: <https://gened.college.harvard.edu/?p=2421>

Your Money or Your Life: Debt Collection in American Medicine - Luke Messac (Oxford University Press): <https://academic.oup.com/book/49415>

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Historical Foundations

Uncertainty and the Welfare Economics of Medical Care (Kenneth Arrow):
<https://web.pdx.edu/~nwallace/EHP/ArrowUWE.pdf>

The Political Life of Medicare (Jonathan Oberlander):
<https://press.uchicago.edu/ucp/books/book/chicago/P/bo3644989.html>

Understanding the Medical Debt Landscape

The Burden of Medical Debt in the United States (KFF):
<https://www.kff.org/health-costs/the-burden-of-medical-debt-in-the-united-states/>

How Medical Bills and Debt Impact Americans with Private Insurance (Commonwealth Fund, 2026):
<https://www.commonwealthfund.org/publications/surveys/2026/sep/how-medical-bills-debt-impact-americans-private-insurance>

Medical Debt (Consumer Financial Protection Bureau):
<https://www.consumerfinance.gov/rules-policy/medical-debt/>

Medical Debt in the US, 2009-2020 (JAMA):
<https://jamanetwork.com/journals/jama/fullarticle/2782187>

Prevalence and Characteristics of Virginia Hospitals Suing Patients and Garnishing Wages for Unpaid Medical Bills (JAMA, 2019): <https://jamanetwork.com/journals/jama/fullarticle/2737183>

A Pound of Flesh: The Criminalization of Private Debt (ACLU, 2018):
<https://www.aclu.org/publications/pound-flesh-criminalization-private-debt>

Minnesota Consumer Debt Litigation: A Statewide Access to Justice Report (Minnesota State Bar Association Access to Justice Committee, 2023):

https://cdn.ymaws.com/www.nabernet.org/resource/cform/3929887/20240722_113324_23622.pdf

Medical Debt & Health Equity

Inequities in Medical Debt and Its Contributing Health Care Services in New York City (JAMA Network Open, 2026): <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2845877>

Associations of Medical Debt With Health Status, Premature Death, and Mortality in the US (JAMA Network Open): <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2815530>

Prevalence and Risk Factors for Medical Debt and Subsequent Changes in Social Determinants of Health in the US (JAMA Network Open):

<https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2796358>

Medical Debt as a Social Determinant of Health (JAMA):

<https://jamanetwork.com/journals/jama/article-abstract/2782205>

Financial Insolvency as a Risk Factor for Early Mortality Among Patients With Cancer (Journal of Clinical Oncology, 2016): <https://ascopubs.org/doi/10.1200/JCO.2015.64.6620>

Charity Care & Hospital Collection Practices

US Nonprofit Hospitals Have Widely Varying Criteria to Decide Who Qualifies for Free and Discounted Charity Care (Health Affairs, 2024):

<https://pmc.ncbi.nlm.nih.gov/articles/PMC12230784/>

Johns Hopkins Hospital Sues Patients, Many Low Income, for Medical Debt (The Washington Post, 2019):

https://www.washingtonpost.com/local/johns-hopkins-hospital-sues-patients-many-low-income-for-medical-debt/2019/05/20/d850cafa-7b19-11e9-a5b3-34f3edf1351e_story.html

A Doctor Sued 700 Patients for Debts: 81 Were Arrested. Now He's a Senator. (New York Times, 2026):

<https://www.nytimes.com/2026/09/08/us/politics/roger-marshall-obgyn-doctor-debts.html>

Providence Hospitals Must Forgive Medical Debt in Charity Care Lawsuit (The Seattle Times, 2024; syndicated by The Spokesman-Review):

<https://www.spokesman.com/stories/2024/feb/01/providence-hospitals-must-forgive-medical-debt-in/>

Big Hospitals Provide Skimpy Charity Care - Despite Billions in Tax Breaks (The Wall Street Journal, 2022):

<https://www.wsj.com/articles/nonprofit-hospitals-vs-for-profit-charity-care-spending-11657936777>

New York: Medical Debt, Policy & Consumer Protections

The Campaign to End Medical Debt: How New York Dramatically Reduced Patients' Medical Debt Burden (Community Service Society of New York):

<https://www.cssny.org/publications/entry/campaign-end-medical-debt-how-new-york-dramatically-reduced-patients-burden>

Medical Debt in New York State and Its Unequal Burden across Communities (New York Health Foundation / Urban Institute):

<https://nyhealthfoundation.org/resource/medical-debt-in-nys-and-unequal-burden-across-communities-report/>

Medical Debt in New York State: Estimates for Cities, Towns, and Other Geographic Areas (Urban Institute): <https://www.urban.org/research/publication/medical-debt-new-york-state>

Medical Debt: Consumer Guidance and Frequently Asked Questions (New York Attorney General): <https://ag.ny.gov/resources/individuals/health-care-insurance/Reporting-medical-debt>

Ending Medical Debt in New York (Health Care for All New York): <https://hcfany.org/ending-medical-debt/>

Practical Tools for Clinicians, Patients & Advocates

First Do No Harm: How Clinicians Can Champion the End of Medical Debt (Undue Medical Debt): <https://unduemedicaldebt.org/first-do-no-harm-how-to-use-our-guide/>

Dollar For - Help with Hospital Bills and Financial Assistance: <https://dollarfor.org/>

Patient Advocate Foundation - Education and Financial Resources: <https://www.patientadvocate.org/explore-our-resources/>

What If I Can't Pay Medical Bills? (Volunteer Lawyers Project of Central New York): <https://www.vlpcny.org/index.php/assets/What-If-I-Cant-Pay-Medical-Bills.pdf>

Community Health Advocates - Free Help for New Yorkers with Coverage, Billing, and Medical Debt: <https://www.cssny.org/programs/entry/community-health-advocates>

GoFundMe and Support for Health-Related Bills (KFF):

<https://kffhealthnews.org/health-care-costs/gofundme-health-care-funding-hospitals-surprise-bills/>

GoFundMe CEO: One-Third of Site's Donations Are to Cover Medical Costs (TIME):

<https://time.com/5516037/gofundme-medical-bills-one-third-ceo/>

Physicians for a National Health Program: <https://pnhp.org/>

Data & Interactive Resources

Debt in America: Interactive Medical Debt Map (Urban Institute):

<https://apps.urban.org/features/debt-interactive-map/?type=medical&variable=medcoll>

The Changing Medical Debt Landscape in the United States (Urban Institute):

<https://datacatalog.urban.org/dataset/changing-medical-debt-landscape-united-states>