Community Benefit and Economic Stability Initiative

Background
Financial security is an important social determinant of health, which makes it particularly perverse that the medical system itself is frequently a contributor to the financial fragility of families. Hospitals are important anchors in their communities, but frequently their financial assistance and billing/collection policies exacerbate existing inequities. With funding from the Robert Wood Johnson Foundation, Community Catalyst intends to leverage federal non-profit hospital community benefit requirements to promote policies that better serve communities and do no financial harm.

The problem of unaffordable health care and medical debt affects all. We know that it is an even greater burden for people of color and other excluded populations. While insurance coverage is not a guarantee of avoiding large medical bills, those without coverage are definitely more at risk. Twenty-eight million Americans had no health insurance prior to the onset of the COVID-19 pandemic, including a disproportionate share of people of color who face discriminatory barriers to health and economic security. It is therefore critical that we approach this work through a racial justice and health equity lens.

Project Overview
The Community Benefit & Economic Stability Initiative is providing grants and technical assistance to organizations in three states, Georgia, Illinois and New Mexico. Funding is being provided to a statewide group, as well as organizations working locally to advance racial and health justice in each state. Through this project, we endeavor to strengthen consumer health advocacy capacity to promote economic justice policy proposals which may occur at the local, state or federal level. We will support grantees efforts to design community-driven policies and effective campaigns that increase awareness and buy-in among hospitals and other health care stakeholders on the need for policies and practices that are fair, transparent and respond to community need.

Other Initiative Highlights:
- A learning community will be established for the purpose of sharing information with local and state advocates working to advance financial stability by addressing unaffordable health care costs and medical debt.
- The Initiative will coordinate with other Robert Wood Johnson Foundation grantees working on community benefit issues, to leverage these resources to advance health equity.
- Communication and educational materials will be developed to help convey the importance of addressing medical debt to state and local policymakers.
- Informational materials will be developed to increase awareness of hospitals and health systems on importance of working with community residents on consumer-friendly policies that improve economic stability.
- As subject matter experts, we will assist researchers and journalists interested in financial assistance/billing/collection policies that promote economic stability.
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**Project Objectives**
Together with our statewide and local partner organizations, we hope to do the following:

- Build the power of state and local consumer organizations, in particular organizations led by and representing people of color.
- Advance consumer-friendly, financial strengthening policies, at the hospital/health system, local or state level.
- Modify hospital billing/collection practices that currently contribute to economic instability.
- Develop the “next generation” of community benefit standards that are responsive to community need.
- Create best practice tools, model policies and model legislation on billing and collection policies that are based on principles encouraging financial stability, while preserving the safety net.
- Inform public policymakers of problems resulting from unaffordable health care costs, medical debt and aggressive collection practices.

**Organizational Partners**
We are providing grant funding and partnering with statewide organizations to serve as the lead grantees in three states. These organizations will be responsible for coordinating with local organizations to engage and build leadership and the power of these groups so that they are better able to lead community-directed campaigns. Lead grantees will support the local groups and oversee policy advocacy campaigns that engage hospitals/health systems and state or local policymakers. Our partners will work on policies that advance health equity or address financial inequities, build leadership and strengthen the skills of historically excluded populations.

The organizations receiving funding under this initiative include the following:
- Georgia Watch and their subgrantees Georgians for Health Future and SOWEGA Rising
- The Illinois Coalition for Immigrant and Refugee Rights and their subgrantees Mujeres Latinas en Accion, Southwest Suburban Immigrant Project, Mano a Mano Family Resource Center, Enlace Chicago, and Legal Council for Health Justice
- The New Mexico Center on Law and Poverty and their subgrantees Forward Together, and Justice, Access Support & Solutions for Health.