

1 A RESOLUTION DIRECTING THE COUNTY MANAGER AND THE COUNTY  
2 ATTORNEY TO EVALUATE THE FEASIBILITY OF UTILIZING AMERICAN RESCUE  
3 PLAN ACT (ARPA) FUNDING TO ELIMINATE MEDICAL DEBT FOR QUALIFYING  
4 FULTON COUNTY RESIDENTS; TO REPORT BACK TO THE BOARD OF  
5 COMMISSIONERS REGARDING THE FEASIBILITY AND IMPLEMENTATION OF  
6 SUCH A MEDICAL DEBT RELIEF PROGRAM; AND FOR OTHER PURPOSES.

7  
8 **WHEREAS**, medical debt prevents millions of people from achieving financial  
9 stability, securing loans, seeking needed medical services, and affording the essentials  
10 needed to survive; and

11 **WHEREAS**, insurmountable medical debt remains the largest driver of bankruptcy  
12 in the United States, with two-thirds of bankruptcy filers citing medical debt as the leading  
13 cause; and

14 **WHEREAS**, *KFF Health News*, formerly Kaiser Health News, a non-profit health  
15 newsroom whose stories appear in news outlets nationwide, reported in February 2024,  
16 that government data shows Americans owe at least \$220 billion in medical debt; and

17 **WHEREAS**, the average percentage of Americans with medical debt is about 2.3%  
18 nationally; however, the number of adults in Georgia with medical debt is more than five  
19 times higher at 12.7%, according to the *KFF Health News* analysis; and

20 **WHEREAS**, across the country, local governments are investigating ways to  
21 improve residents' health and address economic disparities and inequities, including  
22 using federal pandemic-era funds to cancel residents' medical debt in order to enhance  
23 economic prospects for both individuals and communities; and

24 **WHEREAS**, the City of Saint Paul, Minnesota, for example, began 2024 with the  
25 goal of eliminating more than \$100 million of residents' medical debt by leveraging the

1 city's federal American Rescue Plan Act funds to purchase and forgive medical debt on  
2 behalf of its residents; and

3 **WHEREAS**, to qualify for the service, St. Paul residents must have an income  
4 within 4% of the federal poverty guidelines or have medical debt totaling 5% or more of  
5 their annual household income; and

6 **WHEREAS**, in 2021, Congress enacted the American Rescue Plan Act ("ARPA"),  
7 P.L. 117-2, to provide relief from the economic effects of the COVID-19 pandemic; and

8 **WHEREAS**, on April 1, 2022, the U.S. Department of the Treasury (Treasury)  
9 issued its "Final Rule", regarding the use of ARPA funds with guidelines, rules, and  
10 directives to recipients of ARPA funds; and

11 **WHEREAS**, in the Final Rule, Treasury agrees that loss of health insurance,  
12 increased financial risk from lacking health insurance, or excessive out-of-pocket  
13 healthcare costs constitute negative economic impacts of the pandemic; and

14 **WHEREAS**, the Board of Commissioners believes that access to healthcare  
15 should be a right, and no one should have to go into excessive debt to obtain the  
16 healthcare that they need; and

17 **WHEREAS**, the Board of Commissioners desires to investigate the feasibility of  
18 utilizing a portion of Fulton County's ARPA funds to eliminate medical debt for qualifying  
19 Fulton County residents.

20 **NOW, THEREFORE, BE IT RESOLVED**, that the Board of Commissioners hereby  
21 directs the County Manager and the County Attorney to conduct a feasibility assessment

1 regarding the viability of using ARPA funding to eliminate medical debt of qualifying Fulton  
2 County residents.

3 **BE IT FURTHER RESOLVED**, that the Board of Commissioners hereby directs  
4 the County Manager and the County Attorney to report back to the Board of  
5 Commissioners regarding whether a medical debt relief program utilizing ARPA funds  
6 can be initiated in Fulton County, Georgia, and if so, how such a program could be  
7 implemented.

8 **BE IT FINALLY RESOLVED**, that this Resolution will take effect upon its adoption  
9 and all resolutions and parts of resolutions in conflict with this Resolution are hereby  
10 repealed to the extent of such conflict.

11 **PASSED AND ADOPTED** by the Board of Commissioners of Fulton County,  
12 Georgia this 15<sup>th</sup> day of May, 2024.

13 **FULTON COUNTY**  
14 **BOARD OF COMMISSIONERS**  
15

16 **Sponsored by:**

17  
18 \_\_\_\_\_  
19 Robert L. Pitts, Chairman (At-Large)  
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21

22 ATTEST:

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24  
25 \_\_\_\_\_  
26 Tonya Grier, Clerk to the Commission  
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28 APPROVED AS TO FORM:  
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30 \_\_\_\_\_  
31 Y. Soo Jo, County Attorney