

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 OR ANY OTHER SOURCE OF FUNDING, INCLUDING
4 GENERAL FUNDS, TO ELIMINATE MEDICAL DEBT FOR QUALIFYING FULTON
5 COUNTY RESIDENTS; TO REPORT BACK TO THE BOARD OF COMMISSIONERS
6 REGARDING THE FEASIBILITY AND IMPLEMENTATION OF SUCH A MEDICAL
7 DEBT RELIEF PROGRAM; AND FOR OTHER PURPOSES.

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

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

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

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

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

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

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

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

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

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

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

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

WHEREAS, the Board of Commissioners desires to investigate the feasibility of utilizing a portion of Fulton County's ARPA funds or any other source of funding, including General Funds, to eliminate medical debt for qualifying Fulton County residents.

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

1 regarding the viability of using ARPA funding or any other source of funding, including
2 General Funds, to eliminate medical debt of qualifying Fulton 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 or
6 any other source of funding, including General Funds, can be initiated in Fulton County,
7 Georgia, and if so, how such a program could be 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 15th 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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22 **ATTEST:**

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24 _____
25 Tonya Grier, Clerk to the Commission
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28 **APPROVED AS TO FORM:**
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31 _____
Y. Soo Jo, County Attorney