

Rural advocacy group Communicating for America announces \$2 million in patient medical debt relief

Group says Minnesota can be the nation's first medical-debt-free state.

FERGUS FALLS, MN, UNITED STATES,
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EINPresswire.com/ -- Communicating for America (CA), a nonprofit advocacy organization, today announced it will finance the cancellation of \$2 million in medical debt for rural Minnesotans who are experiencing financial hardship. An estimated 1,800 families will benefit. CA has previously erased more than \$8 million in medical debt for over 10,000 Minnesotans between 2022 and 2025.



The debt is being relieved in cooperation with [Undue Medical Debt](#), a national charity that has erased over \$49 billion in medical debt for some 31 million people since its founding in 2014. Jeff Smedsrud, the CEO of CA, is also on the executive board of Undue Medical Debt. The Minnesotans receiving medical debt relief meet one of two criteria: they either have incomes at or below 400% of the federal poverty level (around \$100k/year for a family of three) or have medical debt that's 5% or more of their annual income. Individuals are notified that their debt

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Jeff Smedsrud

is erased without needing to apply – notifications of debt relief are planned arrive by the end of November. Medical debt is acquired from partners like providers and collection agencies and consequently patients cannot request it.

Along with the debt cancellation, CA released a [four-point plan](#) of health insurance and medical financing changes that could help make Minnesota the first medical-debt-free state. Elements of the plan are:

1. Strengthen requirements for nonprofit hospitals to provide charity care for low-income residents by requiring provision of charity care to those between 100 and 300 percent of the poverty level.
2. Create “rules of the road” for medical debt financing that would reduce allowable interest rates, strengthen disclosure and transparency regulations, and prevent healthcare providers from profiting from referral fees and other changes.
3. Modify MNsure rules to allow individuals, such as uninsured pregnant women or uninsured people seeking substance abuse treatment, immediate access to MNsure special enrollment.
4. Adjust health insurance deductibles so that a treatment plan for an accident or illness that begins in one calendar year would not be subject to a new deductible in the next calendar year.

“Many of our neighbors are burdened both emotionally and financially by suffocating medical bills that they can’t pay through no fault of their own. This is especially true in greater Minnesota. Erasing medical debt helps people re-enter the economy and re-engage in preventive care. Our action to relieve debt will raise credit scores and improve family cash flow,” said Smedsrud.

There are multiple reasons for medical debt, Smedsrud said. Some are caught in coverage gaps that still exist for those temporarily uninsured. Others pay multiple deductibles for treatment of a medical event that crosses a calendar year. Still more have no choice but to enroll in loan programs that have hidden fees and interest rates of nearly 30% if a single payment is missed.

Smedsrud said buying down medical debt is important, but still a band-aid on a leaky bucket.

“The burdensome debt piles up faster than charitable organizations can pay it down. That’s why we are proposing these changes.” Smedsrud said.

The impact of CA’s proposed changes, if implemented by legislation and regulation, would help low- and middle-income people avoid debt and receive needed charity care, he said.

“We encourage candidates from both parties to embrace these bi-partisan suggestions. We all owe it to our citizens,” Smedsrud concluded.

About CA:

Founded in 1972, CA has roughly 75,000 dues-paying members. It makes insurance benefits available to its members and has a long history of advocating for steps to lower the number of uninsured and reduce medical debt. It has erased \$10 million in medical bills for Minnesota residents.

About Jeff Smedsrud:

Jeff serves on the board of several non-profit organizations that seek to improve access to healthcare. He has testified dozens of times before state and federal legislative committees and

is frequently quoted by national and state media. He has founded multiple insurance and healthcare companies.

About Undue Medical Debt

To learn more about Undue Medical Debt, visit their website: UndueMedicalDebt.org/

Contact:

Jeff Smedsrud
Communicating for America
+1 612-801-8505
jeff.smedsrud@gmail.com

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