
STATE OF ILLINOIS **MEDICAL DEBT RELIEF** ANNUAL REPORT



HFS

Illinois Department of
Healthcare and Family Services

Pursuant to the requirements of P.A. 103-647, codified at 305 ILCS 85/, the Department of Healthcare and Family Services (HFS) is pleased to submit the enclosed report detailing the progress of the State of Illinois' Medical Debt Relief Program.

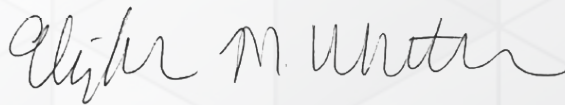
The Medical Debt Relief Program has erased over \$430 million in medical debt during its first year, benefitting over 358,000 Illinoisans across all 102 counties in the state. Illinoisans who have received relief saw, on average, over \$1,100 in debt eliminated.

Illinois is one of the first state governments in the country to address medical debt, a leading cause of bankruptcy for American families, and a national crisis that weighs heavily on individuals and families. The medical debt relief effort is part of the Pritzker Administration's ongoing commitment to improve health equity in Illinois. Medical debt disproportionately affects people of color—Black Illinoisans are 50% more likely to accrue medical debt than their white peers.

Now more than ever, the State of Illinois Medical Debt Relief Program is critical to supporting Illinois families as the costs of healthcare rise and insurance coverage is restricted for millions of Americans.

The State of Illinois and HFS remain committed to working with providers across the state to continue abolishing medical debt for Illinois residents.

Signed,

A handwritten signature in black ink, reading "Elizabeth M. Whitehorn". The signature is fluid and cursive, with the first name "Elizabeth" being more prominent than the last name "Whitehorn".

Director Elizabeth M. Whitehorn

Introduction

On July 2, 2024, Governor JB Pritzker signed into law the Medical Debt Relief Act (P.A. 103-647), which established the State’s Medical Debt Relief Program, an initiative aimed at abolishing medical debts held by low-income Illinois residents. The legislation appropriated \$10 million to go directly towards the program and its efforts to eliminate medical debt. The program is operated by the Illinois Department of Healthcare and Family Services (HFS) with a goal of erasing roughly \$1 billion in medical debt for Illinois residents. The program strongly aligns with the Pritzker Administration’s commitment to improve healthcare access, equity, and affordability in Illinois.

Individuals are eligible for the State’s Medical Debt Relief Program if they are residents of the State of Illinois and have either 1) a household income at or below 400% of the Federal poverty guidelines or 2) medical debt equal to 5% or more of their household income.

Medical debt relief is source-based, meaning only qualifying medical debts sold from participating partners like hospitals are eligible for relief and consumers cannot request debt relief. Residents who receive debt relief are mailed a letter, notifying them that they no longer owe the debt to the provider listed on the letter.

Illinois’ Medical Debt Relief Program is operated in partnership with Undue Medical Debt, a national nonprofit with extensive experience working with state and local governments to relieve medical debt for residents. Undue purchases medical debt held by individuals with demonstrated financial need in bundled portfolios at an industry standard rate, which is often pennies on the dollar.

Debt Relief

One year after the program’s first round of debt erasure, Illinois is on pace to meet Governor Pritzker’s goal of eliminating \$1 billion in medical debt over several years.

In the first year of the State of Illinois’ Medical Debt Relief Program, over \$430 million of medical debt was relieved at 12 providers for Illinois residents in all 102 counties.

Totals as of September 30, 2025

Debt Relieved	Illinois Recipients of Debt Relief
\$430,647,041	358,686

Some Illinois residents whose medical debt was abolished through the State program consented to share their stories publicly. Their testimonials are shared throughout this report, illustrating the powerful impact of debt relief on people’s health, finances, and wellbeing.

Demographic Data

Illinois' Medical Debt Relief Program has benefitted residents from a variety of backgrounds. The following charts illustrate the demographic breakdown of debt relief recipients by the number of individuals and amount of debt relieved (\$).

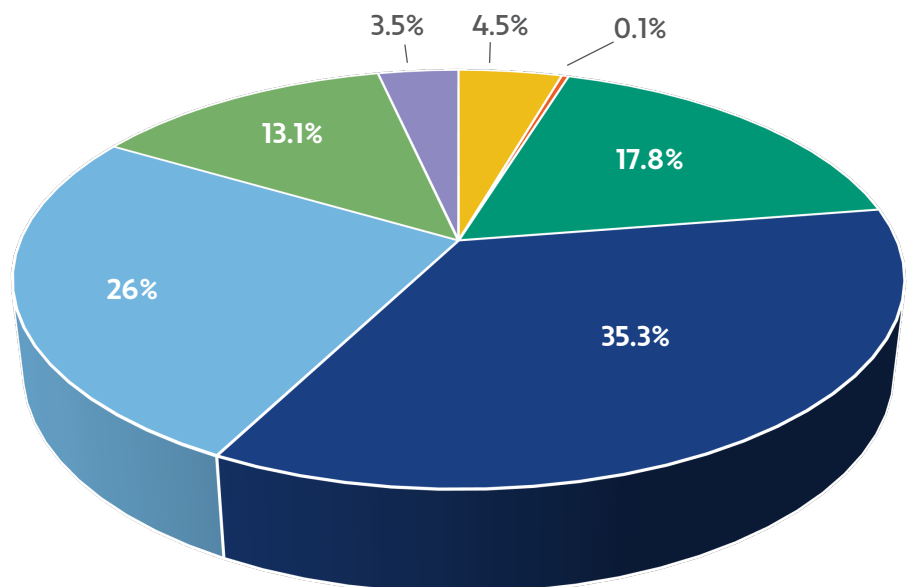
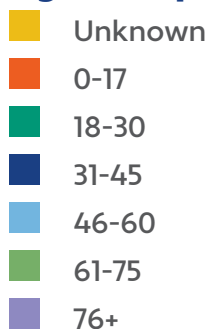
By the Numbers - Age Demographic

The largest portion of individuals who received debt relief were between the ages of 31 – 45, followed by ages 46 – 60.

Age	Number of Recipients	Debt Relieved
Unknown	16,215	\$11,271,661
0-17	347	\$227,920
18-30	63,701	\$70,987,165
31-45	126,504	\$159,897,181
46-60	93,359	\$120,053,578
61-75	47,145	\$57,938,441
76+	12,461	\$10,271,096
Total	358,686	\$430,647,041

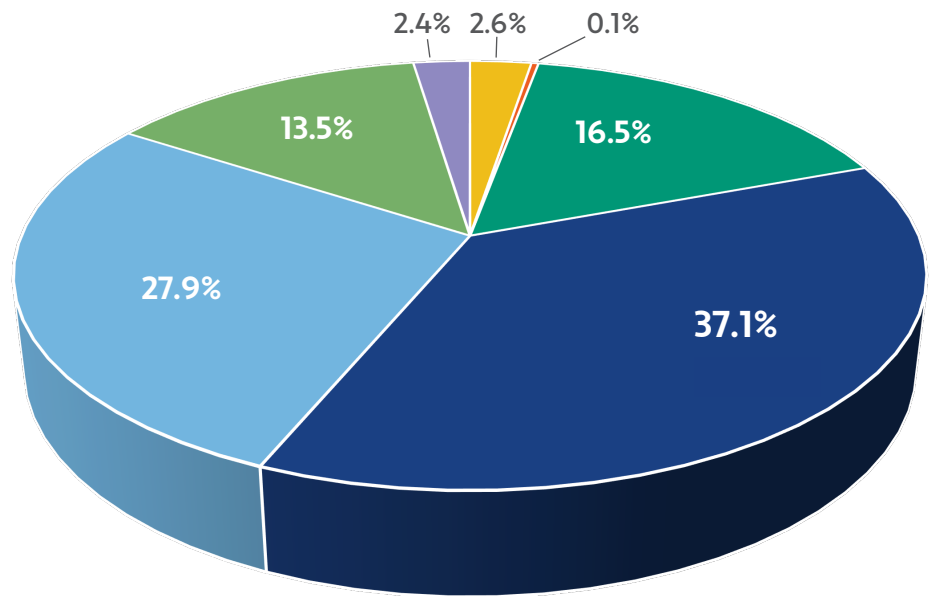
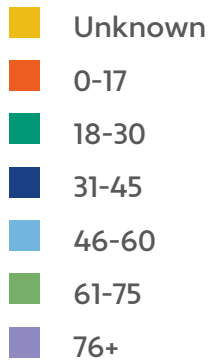
Number of Individuals

Age Group



Amount of Debt Relieved

Age Group



Christine H. Clarendon Hills, IL Amount Abolished: \$2,587

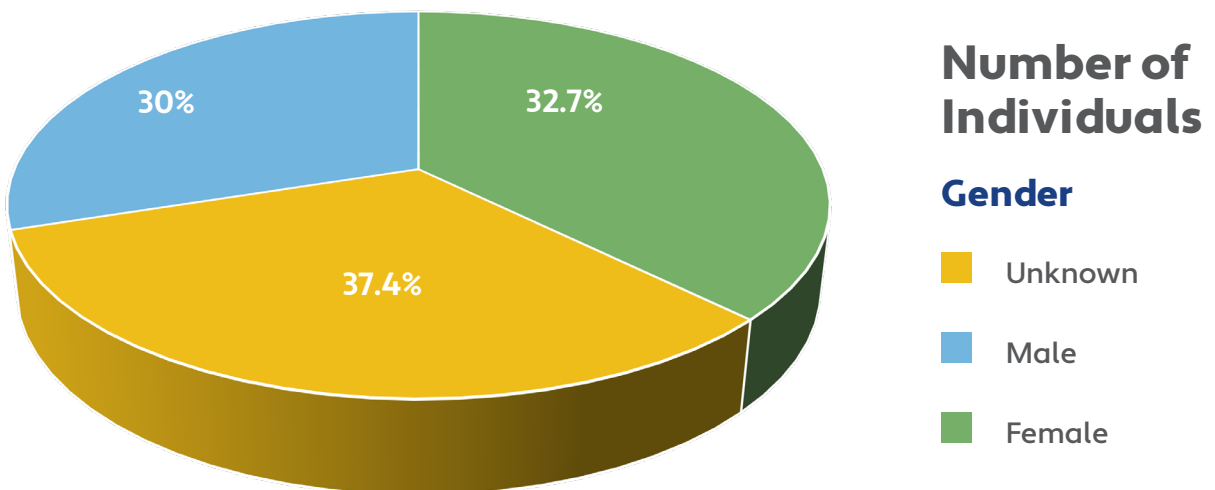
[After multiple pregnancies, miscarriages and a stillborn baby], I gave birth on July 14, 2018. [My baby] was born at 2 lbs 13 ounces and [was] immediately rushed to the NICU [where she] remained in their care for 99 days. I now have a beautiful and healthy 6-year-old girl. She has such a kind heart, and bright spirit.

I can't express how much this gift makes her story even more beautiful. Having babies in the NICU for extended periods of time is very expensive, and all treatment given is so necessary. I never could have believed that this would happen for me after I was already given the best gift imaginable. Thank you so much.

By the Numbers - Gender

Of the available data, slightly more women (32.7%) than men (30%) received debt relief, but men received more debt relief in dollars (39.5%) than women did (36.8%).

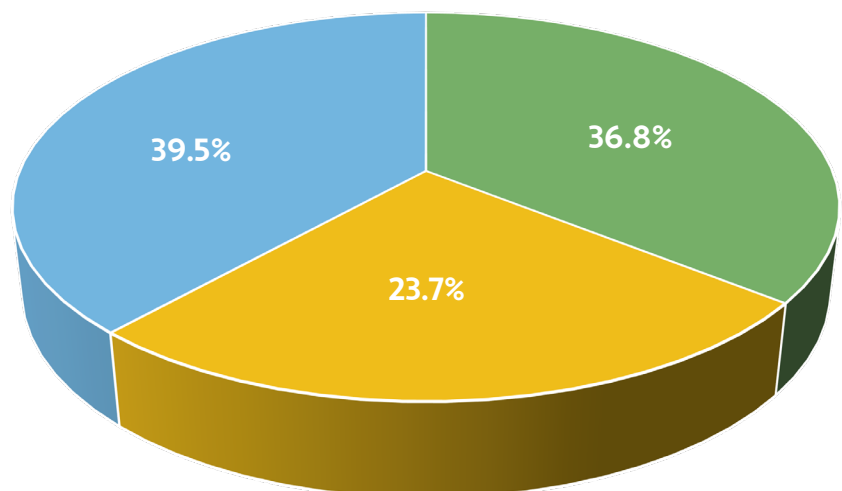
Gender	Number of Recipients	Debt Relieved
Female	117,156	\$158,360,863
Male	107,446	\$170,033,239
Other/Unknown	134,154	\$102,252,939
Total	358,686	\$430,647,041

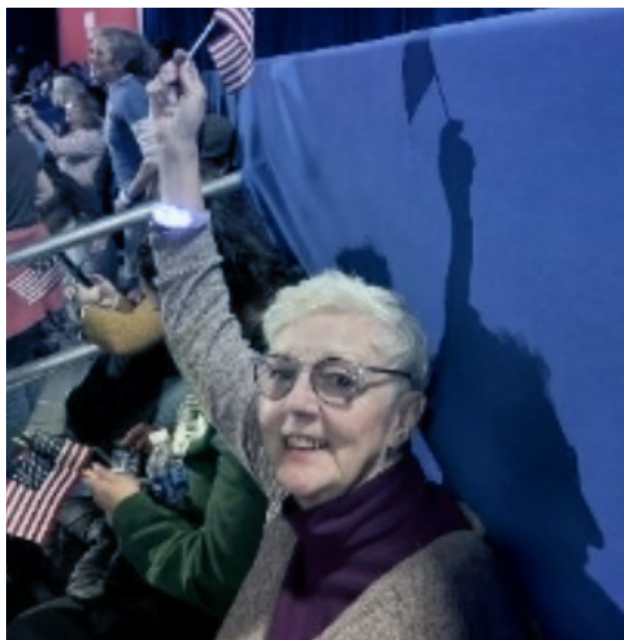


Amount of Debt Relieved

Gender

- Unknown
- Male
- Female





Shelley G. Willowbrook, IL Amount Abolished: \$657

I'm a 71-year-old woman who lives alone and supports herself. I have no family to help [me] if I have a medical emergency or my car breaks down. My rent increases every year. That along with other increases more than cancels out my SSI cola. Thank God I live in Illinois with the best Governor in the country!

Thank you for this amazing gift!

By the Numbers - Race

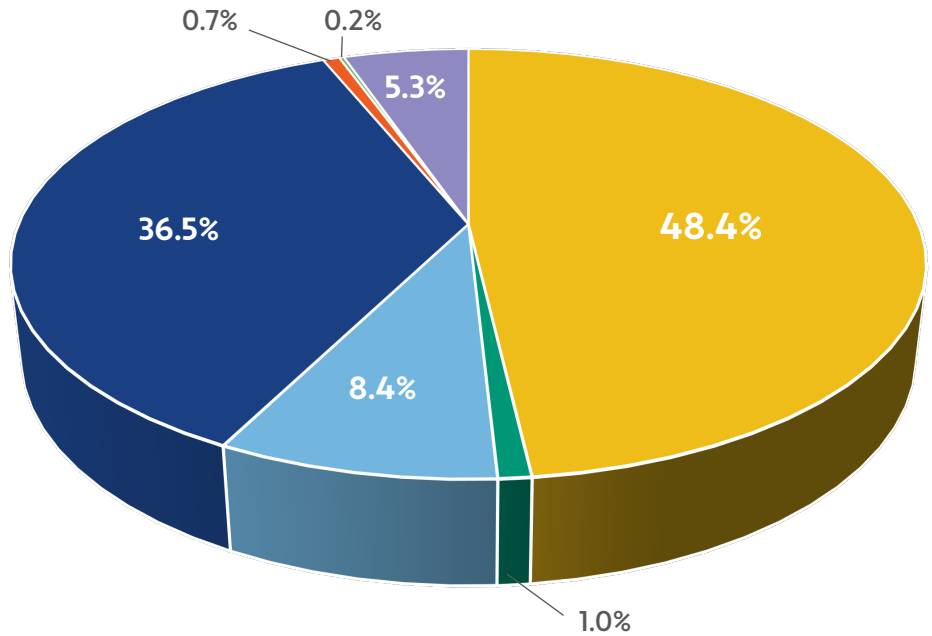
Data on race / ethnicity was not available for about half of debt relief recipients. Of the available data, approximately one third of debt relief recipients were Caucasian / White Illinois residents, and approximately 15% of debt relief recipients were Illinois residents of color.

Race	Number of Recipients	Debt Relieved
African American	19,093	\$22,907,152
American Indian	559	\$467,779
Asian	2,562	\$2,398,210
Caucasian / White	130,783	\$145,419,275
Hispanic	30,185	\$29,996,185
Middle Eastern	3,729	\$3,746,999
Unknown	173,592	\$225,711,442
Total	358,686	\$430,647,041

Number of Individuals

Race

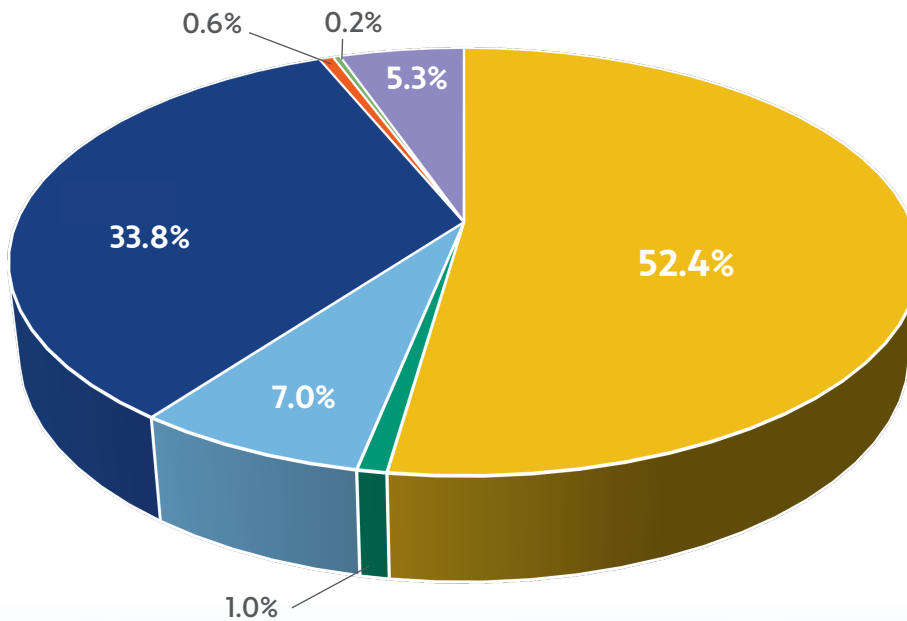
- Unknown
- Middle Eastern
- Hispanic
- Caucasian/White
- Asian
- American Indian
- African American



Amount of Debt Relieved

Race

- Unknown
- Middle Eastern
- Hispanic
- Caucasian/White
- Asian
- American Indian
- African American



Lori

Algonquin, IL
Amount Abolished: \$2,292

I had a liver transplant six years ago. I was able to take care of a lot of the initial debt, but not all of it. I also have some continuing care and medicines that get pricey. I do my best, but this gift is so appreciated! I cannot thank you enough for helping me. This company is doing so much good!



William L.

Caseyville, IL
Amount Abolished: \$1,308

I'm deeply grateful for Undue Medical Debt! This can be the start of building my credit up so I'm able to purchase my own house.

Thank you very much.

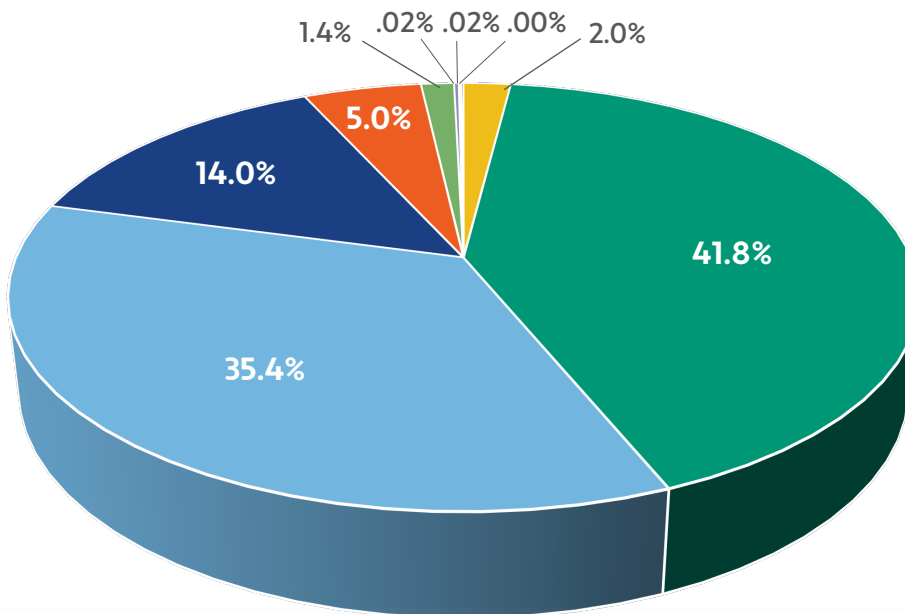
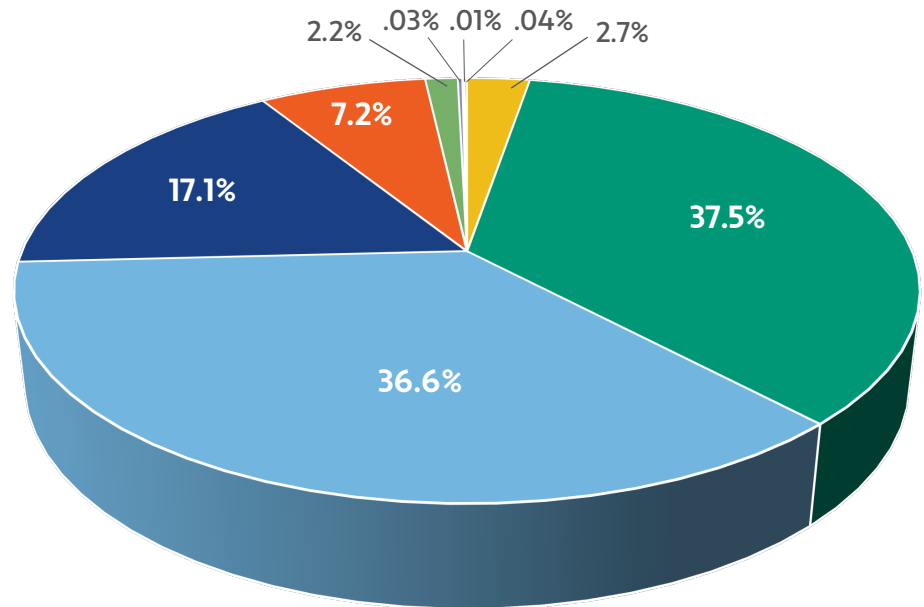
By the Numbers - Income

Approximately three quarters of Illinois residents that received debt relief have a household income below \$50,000 per year. The demographic with the most amount of debt relieved (\$) were those Illinois residents with a household income below \$25,000.

Income Level	Number of Recipients	Debt Relieved
Other/Unknown	9,579	\$8,600,851
0-25K	127,988	\$179,882,139
26K - 50K	131,157	\$152,286,103
51K - 75K	61,357	\$60,341,257
76K - 100K	25,930	\$21,438,959
101K - 125K	8,045	\$6,000,266
126K - 150K	1,165	\$1,034,005
151K - 200K	36	\$39,791
200K+	1,750	\$1,023,671
Total	358,686	\$430,647,041

Number of Individuals

Income



Amount of Debt Relieved

Income



Joshua G. Granite City, IL Amount Abolished: \$219

I was so grateful to see some of my medical bills...taken care of. I was diagnosed with colon cancer and have had so many bills due to this. The amount of medical debt...is unbelievable. [I am] so thankful this organization has helped with a couple of these bills.



Asim Z. **Glendale Heights, IL** **Amount Abolished: \$894**

As a college student juggling classes, part-time work, and basic living expenses, I found myself unable to pay off a medical bill from years ago. The debt sat in collections, haunting my credit report and limiting my financial progress at every turn. I couldn't qualify for better credit cards, had difficulty getting approved for rentals, and felt an ongoing sense of shame and

helplessness because of something I couldn't control...When I received the letter from Undue Medical Debt and the State of Illinois, I genuinely couldn't believe it. A weight I've carried silently for years was gone in an instant. No strings attached. No fine print. Just gone.

This isn't just about a number being cleared. This relief is giving me a clean slate. It's boosting my credit score and removing a major barrier to my next financial milestones: securing a dependable car, applying for a better apartment, even qualifying for lower-interest student loan refinancing. For the first time in a long time, I feel like I can move forward without an invisible anchor holding me back. I'm truly grateful for this act of kindness and advocacy. It changed the course of my financial future and gave me hope when I needed it most.

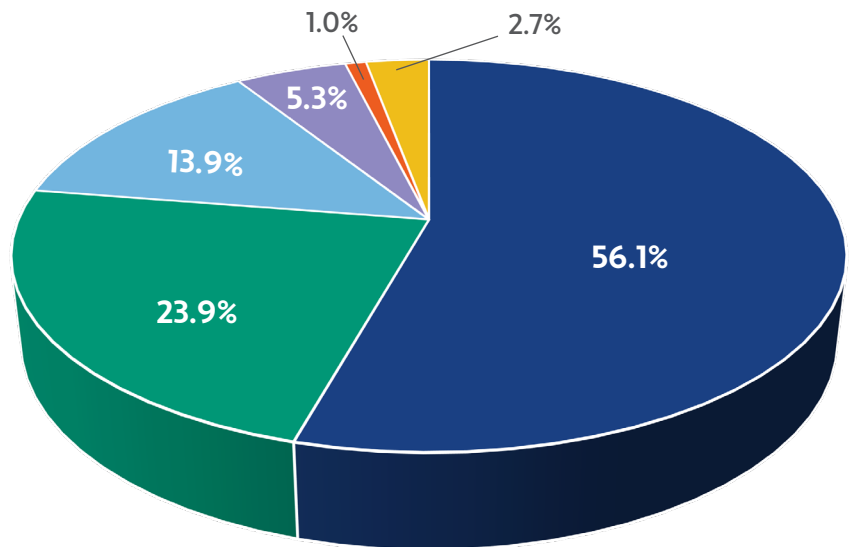
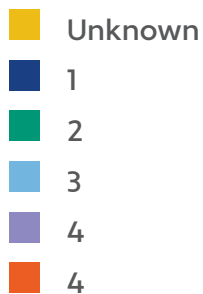
By the Numbers - Household Size

Single Illinois residents living in a household of their own received the majority of debt relief (61.1% of \$) in the State program.

Household Size (Estimated)	Number of Recipients	Debt Relieved
1	201,063	\$263,194,109
2	85,747	\$92,644,120
3	49,987	\$48,311,503
4	19,172	\$15,472,688
5	3,690	\$2,440,530
Unknown	9,576	\$8,584,090
Total	358,686	\$430,647,041

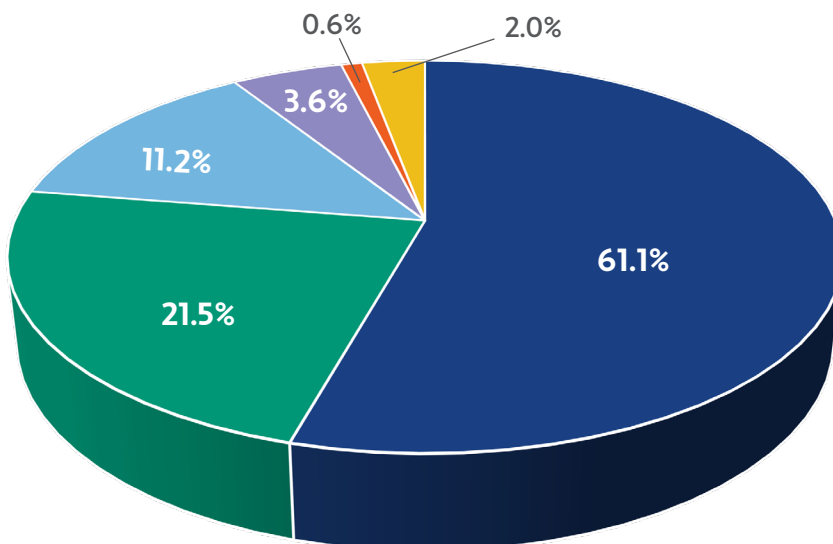
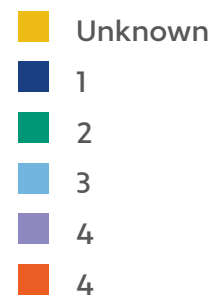
Number of Individuals

Household Size



Amount of Debt Relieved

Household Size





Cliona McHenry, IL Amount Abolished: \$104

The amount of relief...I felt when I opened this letter is indescribable. Lately I have not been able to enjoy life due to medical debt, but receiving this in the mail [gave] me hope and made my entire week. Having chronic health issues, your bills add up, and actions like this make life a little easier. Thank you!

By the Numbers - Insurance Type

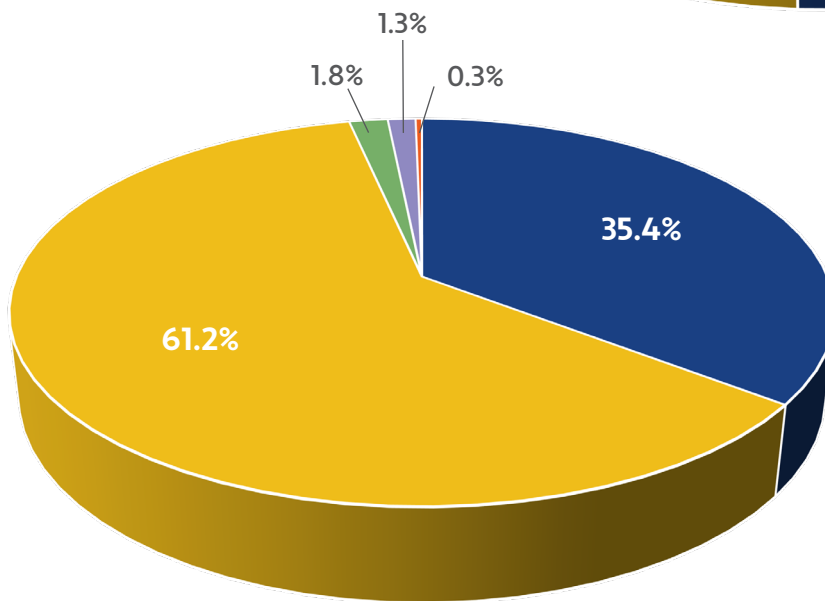
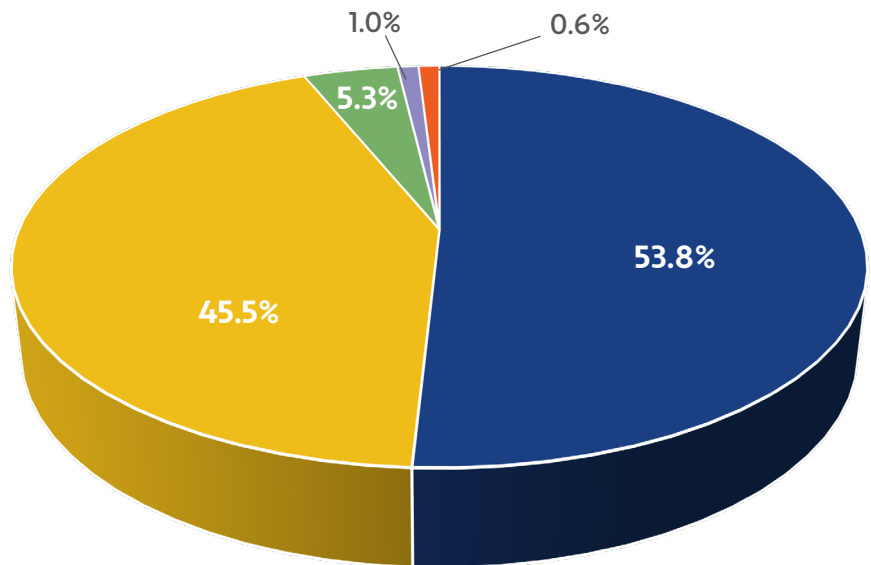
Most of the debt relieved (61.2% in \$) benefitted Illinois residents with unknown health insurance status or self-paid health insurance. In terms of the number of individuals, the majority of Illinois residents receiving debt relief (53.8%) have commercial health insurance or other non-governmental insurance.

Insurance Type	Number of Recipients	Debt Relieved
Other/ Commercial	192,826	\$152,436,868
Self-Pay/ Unknown	163,124	\$263,753,866
Medicare	15,915	\$7,561,383
Medicaid	3,345	\$5,400,117
Military/ Veteran	2,471	\$1,494,807
Total	358,686	\$430,647,041

Number of Individuals

Insurance

- Other/Commercial
- Self-Pay/Unknown
- Medicare
- Medicaid
- Military/Veteran



Amount of Debt Relieved

Insurance

- Other/Commercial
- Self-Pay/Unknown
- Medicare
- Medicaid
- Military/Veteran

Dominique

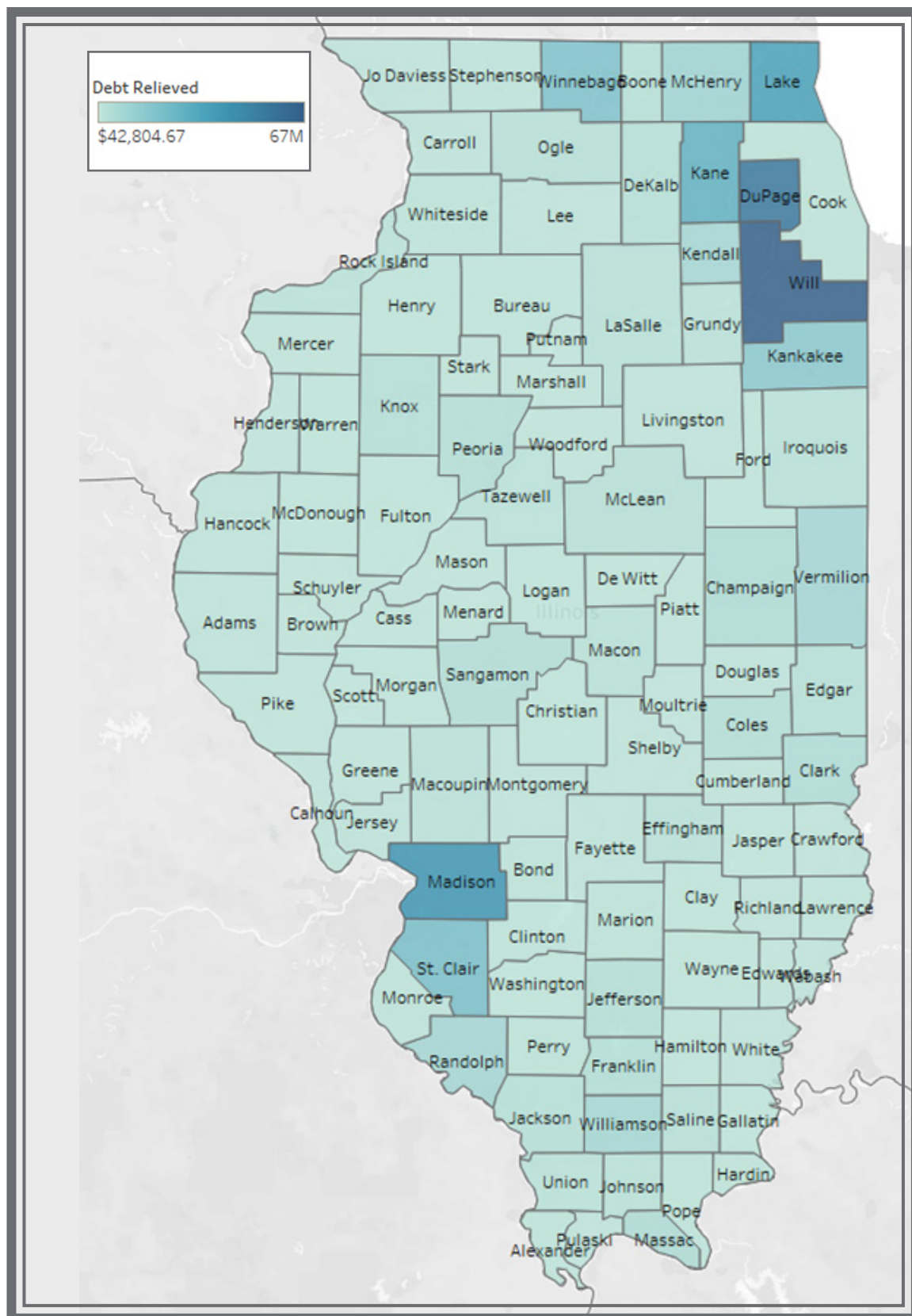
Bourbonnais, IL

Amount Abolished: \$26,219

Having some medical debt erased [gave me so much ease]. I truly believe it helped improve my health [,] if anything! Stress is a silent killer. Debt collects [faster] than anything. [Receiving] help in this world brings me such joy and peace. [This is] one less thing to worry about, and [it means] more money I can put towards my children. I wish and pray everyone can get this help!

Geographic Data

Medical debt relief in Illinois, by county



County	Population Size (#)	Share with Medical Debt in Collections (%) ¹	Illinois Recipients of Debt Relief	Population Impacted (%)	Debt Relieved (\$)
Adams	65,737	5.60%	373	0.57%	\$734,457
Alexander	5,240	11.18%	218	4.16%	\$379,911
Bond	16,725	6.62%	1,193	7.13%	\$1,260,673
Boone	53,448	6.53%	3,331	6.23%	\$2,883,240
Brown	6,244	5.97%	22	0.35%	\$138,123
Bureau	33,244	6.96%	260	0.78%	\$346,979
Calhoun	4,437	3.77%	50	1.13%	\$63,864
Carroll	15,702	2.07%	581	3.70%	\$633,590
Cass	13,042	5.79%	111	0.85%	\$177,551
Champaign	205,865	7.27%	4,034	1.96%	\$4,826,054
Christian	34,032	4.96%	295	0.87%	\$373,494
Clark	15,455	6.22%	1,563	10.11%	\$4,663,383
Clay	13,288	8.03%	311	2.34%	\$314,259
Clinton	36,899	3.93%	950	2.57%	\$871,768
Coles	46,863	14.07%	1,733	3.70%	\$3,694,841
Cook	5,275,541	4.64%	319	0.01%	\$472,911
Crawford	18,679	3.97%	463	2.48%	\$820,634
Cumberland	10,450	10.30%	393	3.76%	\$666,337
De Witt	100,420	6.18%	194	0.19%	\$237,899
DeKalb	15,516	4.66%	4,091	26.37%	\$2,791,360
Douglas	19,740	8.49%	565	2.86%	\$1,034,761
DuPage	932,877	5.27%	42,309	4.54%	\$54,311,930
Edgar	16,866	8.37%	1,280	7.59%	\$2,879,778
Edwards	6,245	4.38%	230	3.68%	\$187,480

County	Population Size (#)	Share with Medical Debt in Collections (%) ¹	Illinois Recipients of Debt Relief	Population Impacted (%)	Debt Relieved (\$)
Effingham	34,668	5.62%	1,811	5.22%	\$2,269,634
Fayette	21,488	4.86%	736	3.43%	\$809,960
Ford	13,534	6.55%	357	2.64%	\$361,349
Franklin	37,804	3.43%	1,879	4.97%	\$3,911,410
Fulton	33,609	7.94%	388	1.15%	\$359,401
Gallatin	4,946	6.82%	427	8.63%	\$524,515
Greene	11,985	3.64%	159	1.33%	\$228,648
Grundy	52,533	9.90%	2,087	3.97%	\$2,167,729
Hamilton	7,993	3.96%	179	2.24%	\$533,830
Hancock	17,620	6.60%	466	2.64%	\$577,928
Hardin	3,649	1.68%	248	6.80%	\$307,843
Henderson	6,387	6.95%	50	0.78%	\$101,774
Henry	49,284	3.00%	287	0.58%	\$317,443
Iroquois	27,077	5.45%	2,170	8.01%	\$2,328,837
Jackson	52,974	3.95%	1,430	2.70%	\$2,956,932
Jasper	9,287	4.67%	318	3.42%	\$340,172
Jefferson	37,113	10.91%	1,151	3.10%	\$3,782,033
Jersey	21,512	2.31%	520	2.42%	\$724,233
Jo Daviess	22,035	4.46%	329	1.49%	\$602,928
Johnson	13,308	4.83%	684	5.14%	\$1,769,386
Kane	516,522	6.61%	27,568	5.34%	\$28,017,466
Kankakee	107,502	4.30%	17,717	16.48%	\$15,645,270
Kendall	131,869	8.14%	7,605	5.77%	\$7,653,168
Knox	49,967	5.73%	3,304	6.61%	\$3,073,264

County	Population Size (#)	Share with Medical Debt in Collections (%) ¹	Illinois Recipients of Debt Relief	Population Impacted (%)	Debt Relieved (\$)
Lake	714,342	4.77%	31,836	4.46%	\$35,305,072
LaSalle	109,658	6.89%	1,623	1.48%	\$2,379,556
Lawrence	15,280	4.74%	273	1.79%	\$326,029
Lee	34,145	3.94%	1,070	3.13%	\$660,039
Livingston	35,815	6.62%	519	1.45%	\$656,076
Logan	27,987	3.93%	230	0.82%	\$409,369
Macon	103,998	9.87%	2,667	2.56%	\$2,445,581
Macoupin	44,967	6.45%	1,649	3.67%	\$2,163,589
Madison	265,859	6.20%	26,008	9.78%	\$41,805,727
Marion	37,729	11.59%	682	1.81%	\$1,252,177
Marshall	11,742	5.51%	130	1.11%	\$161,551
Mason	13,086	2.96%	248	1.90%	\$186,444
Massac	14,169	6.94%	2,423	17.10%	\$5,128,940
McDonough	27,238	4.22%	318	1.17%	\$405,408
McHenry	310,229	4.50%	14,491	4.67%	\$9,364,882
McLean	170,954	4.65%	1,503	0.88%	\$2,563,792
Menard	12,297	2.51%	84	0.68%	\$111,358
Mercer	15,699	2.64%	73	0.46%	\$187,014
Monroe	34,962	1.89%	791	2.26%	\$996,355
Montgomery	28,288	7.85%	576	2.04%	\$801,929
Morgan	32,915	5.01%	284	0.86%	\$473,563
Moultrie	14,526	9.48%	343	2.36%	\$546,456
Ogle	51,788	5.12%	2,681	5.18%	\$2,584,705
Peoria	181,830	4.54%	4,222	2.32%	\$3,821,160

County	Population Size (#)	Share with Medical Debt in Collections (%) ¹	Illinois Recipients of Debt Relief	Population Impacted (%)	Debt Relieved (\$)
Perry	20,945	4.47%	636	3.04%	\$1,261,491
Piatt	16,673	6.35%	197	1.18%	\$200,721
Pike	14,739	4.80%	98	0.66%	\$137,536
Pope	3,763	3.75%	224	5.95%	\$411,792
Pulaski	5,193	6.33%	386	7.43%	\$684,279
Putnam	5,637	8.99%	32	0.57%	\$44,089
Randolph	30,163	9.25%	3,572	11.84%	\$8,048,902
Richland	15,813	6.72%	603	3.81%	\$744,214
Rock Island	144,672	3.48%	980	0.68%	\$1,850,682
Saline	257,400	4.06%	2,011	0.78%	\$2,561,350
Sangamon	23,768	3.87%	2,432	10.23%	\$4,008,991
Schuyler	196,343	6.54%	35	0.02%	\$54,631
Scott	6,902	3.55%	27	0.39%	\$42,805
Shelby	4,949	11.62%	473	9.56%	\$589,303
St. Clair	20,990	6.14%	18,632	88.77%	\$20,680,705
Stark	5,400	2.27%	70	1.30%	\$48,881
Stephenson	44,630	3.43%	1,416	3.17%	\$1,087,826
Tazewell	131,343	3.92%	2,622	2.00%	\$1,912,801
Union	17,244	3.67%	657	3.81%	\$1,698,666
Vermilion	74,188	11.02%	4,857	6.55%	\$8,121,615
Wabash	11,361	6.41%	881	7.75%	\$779,327
Warren	16,835	4.72%	342	2.03%	\$372,666
Washington	13,761	4.25%	309	2.25%	\$425,258
Wayne	16,179	5.18%	316	1.95%	\$322,762

County	Population Size (#)	Share with Medical Debt in Collections (%) ¹	Illinois Recipients of Debt Relief	Population Impacted (%)	Debt Relieved (\$)
White	13,877	4.73%	684	4.93%	\$737,100
Whiteside	55,691	6.74%	1,180	2.12%	\$1,277,216
Will	696,355	6.39%	63,185	9.07%	\$66,993,281
Williamson	67,153	3.80%	3,000	4.47%	\$7,386,319
Winnebago	285,350	7.40%	17,688	6.20%	\$18,988,270
Woodford	38,467	3.03%	232	0.60%	\$306,157
TOTAL	12,812,508		359,240		\$430,646,841

¹ Cassandra Martinchek, Miranda Santillo, Breno Braga, and Signe-Mary McKernan. 2024. Debt in America 2024. Accessible from <https://datacatalog.urban.org/dataset/debt-america-2024>

Note: The number of Illinois residents impacted will often not add up exactly due to the double counting of individuals helped in multiple debt files. This often occurs because when patients have debt, they may seek care from different providers.

Crystal Oswego, IL Amount Abolished: \$1,769

Unfortunately, like many others, I had to go to the emergency room for help. I was experiencing stroke-like symptoms. I was terrified. I had, at the time, two young children. Of course, all I could think of was becoming better for my children. I shouldn't think about how much all of this would cost. I'm not going to lie though, a small part did think of it and the burden it would cause for our family. In our financial situation, there was no way to pay it off within the 90 days the hospital gives before going to collections. The only option we had was through [a] payment plan, but it would take many years to pay it off. Sure enough, the debt went to collections. This action [stopped] me from even trying to apply for a house with my husband. It is so unbelievable. Why should medical debt play a part in what my future [will look] like? I shouldn't think about how to pay for an emergency visit. I should worry about having a roof and food for our family.

I want the donors to know that by helping me cancel my medical debt, it has helped me immensely emotionally, mentally, and financially. Thank you. I am forever grateful from the bottom of my heart.

The Impact

HR 1 (Public Law No. 11921) is the federal law that targets Medicaid enrollment through more frequent eligibility redeterminations and required cost-sharing for Medicaid Expansion adults, and work requirements for able-bodied adults. These new eligibility requirements – particularly work requirements – will be costly to states and detrimental to Medicaid customers alike. The State will have to stand up expensive, administratively burdensome systems to operate these changes (estimated cost of \$5 million in Illinois for information technology changes and approximately 250 FTE additional staff to administer). For Medicaid customers, missing one piece of mail or submitting one wrong document could mean a violation of federal law and, in turn, a loss of their health coverage. Those that do retain their Medicaid coverage could be subject to more out-of-pocket spending; for instance, an Illinois family of four earning about \$32,000 annually could be subject to over \$1,600 in higher out-of-pocket medical costs.²

The bill will also have impacts on the healthcare industry as a whole, which will affect all Americans, not only those eligible for Medicaid. The Congressional budget office projects that there will be a \$1 trillion reduction in federal healthcare spending between 2025 and 2034.³



Beverly W. Bolingbrook, IL Amount Abolished: \$792

My husband and I have been struggling to pay our bills on time ever since I became disabled in 2009. I haven't been able to work since. I was diagnosed with a rare autoimmune illness which initially left me a quadriplegic. It's called neuro-myelitis optica spectrum disorder (NMOS). I worked hard through physical therapy to regain some feeling. Slowly over time, I did. I am still unable to walk, but I am no longer paralyzed-- thank God. It has been a struggle for my husband to keep up with the mortgage and all other bills, especially hospital [bills]. We have insurance, but they don't pay for everything. I am so pleased to get this letter excusing some of our medical debt. Thank you guys from the bottom of our hearts for this wonderful gift.

Lastly, the expiring of Affordable Care Act tax credit will mean that marketplace enrollees across the country will face substantial premium increases. Since 2021, the federal government has offered enhanced tax credits to make health insurance more affordable for millions of Americans. Those enhanced tax credits are expiring at the end of this year unless Congress acts to extend them. There will still be tax credits available, but the amount will be less generous, and fewer people will qualify. On average, Illinois enrollees will see a 78% increase in their monthly premiums for 2026, and some, particularly those living in Southern Illinois, will see significantly higher increases.

Therefore, the State of Illinois' Medical Debt Relief Program is more critical than ever, to support Illinois residents with increased medical costs due to lack of healthcare coverage and rising costs for healthcare providers.

This program will continue to eliminate debts for eligible Illinois residents by partnering with hospitals and other medical care providers. HFS looks forward to reporting to the General Assembly next year with updated information on the Medical Debt Relief Program's impact.

² Illinois Department of Healthcare and Family Services. 2024. FACT SHEET: Medicaid in Illinois.

³ Estimated Budgetary Effects of an Amendment in the Nature of a Substitute to H.R. 1, the One Big Beautiful Bill Act, Relative to CBO's January 2025 Baseline, (Congressional Budget Office, June 29, 2025) <https://www.cbo.gov/publication/61534>



James Sheridan, IL Amount Abolished \$147

First, thank you for helping me [with] my medical bills. I was in a car accident, broke my neck and back, and the medical bills piled up...[This really surprised me.] You really help[ed] me. There's still people out there [who] care about us. People out there--we're all in the same position.

This program work[ed] great for me and I hope it helps others too. Thank you.