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Chaos & COVID-19: Explaining the policy implications of medical debt and the public health infrastructure during the pandemic

Significance: The COVID-19 pandemic raised a variety of policy questions surrounding how COVID-19 and medical debt would interact, as well as questions about how the public health infrastructure of Tennessee works. At The Sycamore Institute, an independent, nonpartisan research center focused on Tennessee-specific issues located in Nashville, TN, a team of researchers created a guide for policy-makers, stakeholders, and concerned citizens around the issues of how medical debt and COVID-19, as well as Tennessee's public health infrastructure.

Methods: The team used publicly available databases (e.g. Behavioral Risk Factor Surveillance System (BRFSS), Census, The Urban Institute's Debt in America project) to determine Tennessee's standing on medical debt already present in the population prior the COVID-19 pandemic compared to other states. The team also researched what the specifics of the recently passed Coronavirus Aid, Relief, and Economic Security (CARES) Act would mean for Tennessee patients, hospitals, and payers. In addition, for another project, the team compiled information about the infrastructure of Tennessee's public health system, from local public health departments all the way up to the World Health Organization (WHO).

Outcome: The final projects can be found on The Sycamore Institute's website as "[COVID-19 and Medical Debt in Tennessee](#)" and "[Tennessee's Public Health Infrastructure](#)." The good news is that a COVID-19 diagnosis and treatment for an uninsured Tennessean should be mostly covered by the CARES Act. The bad news is that, with the economic turndown and increased unemployment, very little stands between an uninsured Tennessean with any other disease and mountains of medical debt.

Conclusion: As the COVID-19 pandemic rages on, the issue of medical debt will become more and more important. Hopefully, measures will be put in place by policy makers to ensure that medical debt does not prohibit Tennessee's economic growth.