

Transcript: Revisiting ‘Christmas in July’

Dan: Hey there--

We are bringing back a story we first put out five years ago. We called it “Christmas in July” because it’s a story about giving.

Some things have changed since 2019 -- hi, we’ve had a couple big presidential elections and a pandemic. And there’s been some news on our beat recently. We’ll have some updates and some context to add at the end.

For now, here’s the story:

In 1980, Denny Buehler was a 24 year old guy with three kids and leukemia. He needed a bone marrow transplant, and in those days, that was not available in Cincinnati, where he lived. He had to go to Seattle, with his sister, who was the donor. And his wife.

Jenny: Well I remember my dad and I'm the only one of my siblings who does.

This is Denny’s oldest daughter, Jenny Spring. She was four when he went to Seattle.

Jenny: I do remember knowing he was sick. I remember, you know, we lived with his parents, our grandparents, while he and my mom and aunt Cynthia were in Seattle.

It was a long distance relationship: Letters. Sending tapes back and forth-- in those days, long-distance phone calls were expensive.

Jenny: I remember reading my first book, go dog, go onto a cassette tape and sending it out to Seattle.

Back home, Denny’s other sister, Mary Beth, organized a softball tournament to raise money for all the expenses: Flights to Seattle, places to stay.

[[ENTER THEME]]

And that softball tournament-- that one-off event that was part of one family's struggle-- became the germ of something that is now-- 40 years later -- starting to help a LOT of people.

This is An Arm and a Leg, a show about the cost of health care. I'm Dan Weissmann.

[[THEME FADES UNDER NEXT TRACK]]

The bone marrow transplant worked but Denny died of pneumonia a few months later. February 14, 1981

Jenny: We had a Valentine's day party at school. I was in kindergarten and my mom's brother, my uncle Tim came to pick me up from school, which was very strange.

Jenny (cont): And he took me over to my dad's parents' house.

Jenny: And I remember I was eating a red heart shaped lollipop sitting in the front seat of the car cause kids were allowed to do that back then. And uh, I remember he stopped hard and I bit down on the lollipop-It broke in my mouth and I looked over at him and, and I realized he was trying not to cry.

[[ENTER MUSIC: LOW-COAL CAMPER]]

They got there. The whole family was there-- both sides-- all waiting to give her the news

Jenny: I remember I said, my daddy died?

And that left the family in a tough situation, and not just emotionally.

[MUSIC FADES -- OUT AFTER "HE WAS 24]

Jenny: You know, he was 24 and then my mom, you know, same age. Three kids, five and under, high school diploma. Trying to figure out how to make things work.

ED: You know we didn't have a whole lot.

This is Jenny's brother Ed. Four years younger

ED: You know, there were times where we had to go grocery shopping at grandma and grandpa's house, you know.

Jenny: That is true. I remember-- yeah we'd go in and you know, mom would take food from the cabinets in the fridge and we'd take it home. And I'd, you know, they knew she was doing it. But they bought extra and it was just, you know, nobody talked about it. But that was the way it worked for a while.

The grandparents also stepped forward to help out in bigger ways. Like they purchased a house for the family in a close-knit little suburb, Greenhills. Good schools, a sense of community, all thanks to grandma and grandpa.

Jenny: Without them, I don't know where we would've been. You know as a teacher, I work with a lot of kids that come from low income families and they tell me about their lives and I, you know, I reflect on that. That's so easily how things could have been for my family without support from both sets of grandparents.

[[MUSIC STARTS FADING UP DURING NEXT TRACK: Heartland Flyer]]

The life Jenny's grandparents made possible included more than just food and shelter, a sense of safety. Being part of that community meant time for celebration, for PLAY. In Greenhills, it meant... softball.

Ed: There's a drive to the left.

Jenny: We kind of grew up at the ball field . You know, my mom played. My aunt Mary Beth, it was just, you know, kind of that softball life and it's hard to know in my memory where the separation is between just being up

there because they were playing in leagues-- and when the tournament began.

The tournament.

After Denny died, his sister Mary Beth and her friends organized a SECOND tournament. This one was to help out a friend who had gotten into a motorcycle accident.

After that, the tournament became an annual tradition.

Announcer: We're at Spoils Field in Green Hills for the 15th annual Denny Buehler Memorial Charity Softball Tournament.

There was pretty much always somebody in the community to help. Somebody with big medical problems, not enough money. Sometimes more than one somebody.

For Denny Buehler's kids, the tournament was part of every year's routine.

ED: My whole life, you know, it's just been, it's like Christmas or you know Easter or new years. It's like a holiday for us in the family. You know, we have, another one that just happens to come in July.

Ed was an athletic kid, couldn't wait to be able to play in the tournament himself. He had to wait until he was 17.

[[MUSIC OUT]]

Then, not that many years later, when Ed was 25, the group of friends that had been running the tournament said they were ending it.

ED: They ran it for 25 years and they were, they were just ready to be done, they were like you know we made it 25 years. It ran its course.

These folks had been young when they started it-- in their mid-20s.

[MUSIC FADES IN: Perspiration -- Lighter Touch (Adam, let's kill the whistling, via stems please)]

That was 1980. Now it was 2005. They had enjoyed a lot of good times, they'd worked hard, they'd helped dozens of people, played a LOT of softball, drank a lot of beer. It was a thing they had done for a long, important period in their lives.

For Denny Buehler's kids, it was more than that. It was an annual tradition they had always known-- not for part of their lives, their whole lives. It was a celebration they could count on, a community event-- a chance for their family, a family that had struggled, to be in a position to give back, to be leaders. And it was a legacy from the dad they had grown up without.

Jenny for one was NOT ready for it to end. A couple of her friends, and her husband said they would help. Of course Ed was game too.

[MUSIC FADES AND OUT]

Jenny told her Aunt Mary Beth she wanted to take over the tournament.

Jenny: And she was a little skeptical because I'll tell you what, when I was, Oh gosh, back then, let me think. What was I doing in life? I was singing in a punk band.

[[MUSIC: Shut Up, B--- by the Hypochondriacs]]

Jenny: [Laughs] I probably had pink hair.

The band was called the Hypochondriacs! This is their hit.

These days Jenny is a teacher, and a leader for her daughter's girl scout troop. She sings with a community choir -- with 1200 members -- that she helped start.

But at the time...

Jenny: I didn't have a big track record for taking on projects and responsibilities.

Jenny: I had learned to book and promote shows and I guess that would be the first type of project that I took on was promoting punk rock bands, but, you know, to my family, that wasn't a serious thing. That wasn't.

[[MUSIC BUMPS IN VOLUME, THEN OUT]]

But of course Jenny's aunt Mary Beth wasn't about to tell her no, she couldn't try. Mary Beth introduced Jenny to the rest of the committee that had run the tournament. They taught her what they could about how the thing worked, and then it was up to her and whoever she could round up.

Jenny: So I remember the first year we did the tournament, just not being able to sleep, you know?

[MUSIC IN: Spunk Lit]]

JENNY, cont: Just being so nervous about if we were going to be able to pull it off

Jenny: It was my brother, my sister, my husband, a few of my friends -- the guitar player from my band coming up there with purple hair.

They pulled it off. Barely.

And they had a lot to learn. For instance, for a long time the most important money-maker for the whole event has been running a grill, hot dogs, and burgers, selling food. But the new generation's first time out, they didn't make much.

It turned out their idea for STAFFING the grill had some built in problems. That idea seemed like a way to quickly grab some extra volunteer power: When a team got eliminated, their players would take a turn staffing the grill.

ED: And then we realized, wait, we're not making any money because they're just giving all the food away you know to their friends. They lost and they're handing out burgers and hot dogs like they're candy.

Over time, Jenny and Ed and the rest of their crew tightened things up-- and got a LOT more volunteers, and made some new rules.

These days the tournament raises about ten thousand dollars a year.

[MUSIC OUT]]

[AMBI: SOFTBALL!!]

Here's how it works.

There's 18 teams, double elimination. It starts Friday night-- like a half a dozen games-- then up bright and early on Saturday, there till late at night. Then all day Sunday, maybe into the evening.

Ed says a couple thousand people might come every year. A lot of games, a lot of beer, burgers and corn on the cob.

[[AMBI FADES]]

In 2015, ten years after the new generation took over, they took a new step: turning this ad-hoc event, this thing that had just somehow kept going for more than 30 years-- into an institution:

They incorporated as the Denny Buehler Memorial Foundation, an official tax-exempt non-profit organization.

The idea was, they could start to think bigger.

ED: You know we're working really hard. We're doing really good things that we, we all really like and we're all really bought into. But the impact is, is relatively small for the amount of work that goes into it. You know, I don't want to say \$10,000 is not a lot of money, but life is hard and when something's gotten in your way, \$10,000 doesn't go really, really far.

Jenny: We would love to help more people. And so we talked for a long time about what that should be. And when I say talk, I mean we argued. (Laughs)

And when she says a long time, she means two years. The foundation was incorporated in 2015. In the fall of 2017, they were... still ... talking.

And then one day, inspiration. Inspiration that has led Ed and Jenny and the foundation to help their neighbors to the tune of a million dollars so far.

That's right after this.

This episode of An Arm and a Leg is a co-production with KFF Health News. That's a national nonprofit newsroom producing in-depth journalism about health issues. Their reporters do amazing work -- and win all kinds of awards every year. We're honored to work with them.

So. Fall 2017. Jenny was driving home from seeing a friend--

Jenny: And I had been talking to her about, you know, the foundation and how we were struggling to come up with an idea.

She passed through a neighborhood dense with hospitals.

Jenny: So I'm driving through this hospital district and just all of a sudden I thought about what John Oliver did

The year before, in 2016, the comedian John Oliver had done one of his most famous stunts on his HBO show "Last Week Tonight." It was about a whole industry lots of us had never heard of: The buying and selling of

JOHN OLIVER: DEBT.

Debt. Especially medical debt. It turns out, if you're hearing from a debt collector about an old debt, they probably don't represent whoever you originally got in debt to-- like say, a hospital.

At some point, the hospital-or-whomever SOLD your debt -- really, the right to collect on it -- to someone else. For a lot less than you owed.

JOHN OLIVER: and that debt buyer can then come after you for the full original amount. And if it can't collect, potentially, it can then resell that debt for a fraction of what it paid to someone else who can still come after you for the original amount

Or sell it to somebody else for even cheaper. To the point where really old debts sell for pennies on the dollar. Actually, less than pennies.

To demonstrate how cheap it was-- and how easily debt was bought and sold-- John Oliver bought 15 million dollars in old medical debt, for less than half a cent on the dollar.

JOHN OLIVER: We thought: Well, instead of collecting on the money, why not forgive it? Because on one hand it's obviously the right thing to do, but much more importantly, we'd be staging the largest one time giveaway in television show history.

JOHN OLIVER: So what do you say? Are you ready to make television history? Let's do this!

Jenny: It was just like an inspiration --I was like, this is the idea!

She got home and got to work.

Jenny: You know, I pulled out my laptop and I started researching and...

She found that John Oliver had worked with a non-profit that specializes in raising money to buy and forgive old medical debts. They're called RIP Medical Debt.

Jenny: John Oliver had vetted them.

Check. Good sign. She kept going. A few hours later, she was talking with Jerry Ashton, one of the group's co-founders.

Jenny: I said, how are you doing this? How does this work?

And she liked what she heard.

Jenny: I love their story of how they were debt collectors. And realized how they could use that power for good.

Yep. Jerry Ashton and Craig Antico had been debt collectors for decades. They reversed course after working with volunteers from Occupy Wall Street, who raised money for a project called "Rolling Jubilee" to buy up and forgive old debts.

Jerry Ashton: We were, basically, a back office for them.

This is Jerry.

JERRY: They went out, and they raised a \$700,000 eventually.

Jerry says he and Craig helped them use that money to buy up -- and forgive -- \$30 million in debt. And when the Rolling Jubilee wound down, Jerry and Craig started RIP Medical Debt. That was in 2014.

Jerry Ashton: The first year or so we starved to death. But then John Oliver discovered us.

John Oliver brought folks to them-- folks like Jenny Spring.

This year, RIP Medical Debt has raised enough money to pay off a billion dollars in old debt. Craig Antico says two things allow them to do it for about a penny on the dollar.

[[MUSIC IN: Lobo Lobo]]

One is: They're buying old debts. Hard-to-collect-on debts. The companies that own these debts now-- the right to collect on those debts-- they don't expect to get 100 percent of what's owed, or ANYTHING like it and anything they get, they're going to spend years chasing.

Craig Antico: Let's say they're only going to collect 2% over the next 10 years.

Cash upfront sounds good. The other thing is, RIP Medical Debt is buying in bulk.

Craig Antico: If I went to a hospital and said, "I see you have \$1,000 bill here for Jane." And I offered them \$10, they're gonna laugh. If I put a thousand of those Janes together

That's worth talking about. Instead of a thousand negotiations for ten dollars each, it's one negotiation for ten thousand dollars.

So, it's only because we abolish so much debt at one time that they're willing to do this.

Jenny took it all in. It added up.

[MUSIC STARTS TO FADE]]

Jenny: I came to the board meeting and I, and I said, Hey look, here's a little bit of research I've done and I think purchasing and forgiving medical debt

[MUSIC OUT]

... and everybody was like, yes. I mean the consensus was instant.

That was the fall of 2017. In November, Jenny and Ed went to New York to meet the RIP Medical Debts founders in person.

By January 2018, the board had decided: They were in. With some details to work out.

ED: The interesting thing is the, the roadblock that we ran into was, Oh, man, but we love the tournament so much.

They took it slow, waited until that year's softball tournament--before even announced what they had in mind.

Jenny: You know, we printed up some flyers that kind of explained it. We wanted to be really sure that everybody knew that we weren't changing the softball tournament.

That was July 2018. It took almost another year before they actually raised money for the new initiative.

Finally, in June 2019, they put on an event at a local bar. They called it Blues, Booze and Brunch.

[MUSIC IN: CHRIS LEE QUARTET, "BACKDOOR STRANGER"]]

They charged twenty bucks-- ten for kids-- and put out a taco bar for the spread. If you ordered a bloody mary from the bar, a dollar went to the cause. For entertainment, there was a blues band led by one of Jenny's old punk-rock pals.

There was a grill on site-- and they figured out how to scramble eggs on it-- but everything else had to be made in advance.

MUSIC!!

Jenny: Let's see: Our board member Tracy spent about an hour cracking eggs before we went up there. My sister baked breakfast muffins and little pastries and things like that for weeks and put them in her freezer

That raised the first couple of thousand. A few weeks later, the tournament went ahead as usual-- raising money for a teacher's aide at a local school with five kids and kidney cancer.

And then, it was back to raising money to forgive medical debts. Doing whatever they could think of. Local brew-pubs hosted events -- a dollar for every pint sold on a fund-raiser night went to the cause.

[MUSIC FADES, OUT BY MIDDLE OF NEXT SENTENCE]

And there was a lot of going on facebook, asking friends to chip in five dollars or ten.

Jenny: People work hard and we're living in a time where wages are not keeping up with, you know, the cost of things. And so it's hard to give for a lot of families. But when people realize 10 bucks can become \$1,000, that helps somebody out in a really impactful way, then they're willing to donate.

[[MUSIC, "HELIOTROPE," STARTED FADING IN UNDER "willing to donate"]]

Ed's kids made tags for Christmas gifts-- you know like, from Dan to whoever

ED: My wife broadcasted it on Facebook, Hey, we're making gift tags. You can buy six of 'em for \$5. Um, and they raised \$255 just making Christmas gift tags.

Which-- because of the multiplier effect-- means they wiped out more than \$20,000 in medical debt. With Christmas tags.

The group did a bunch of asks on Giving Tuesday at the beginning of December. Jenny says they raised \$2,000 on Facebook that way, which took them over the top: They had raised more than twelve thousand bucks-- enough money to buy that first million dollars worth of medical debt:

Jenny: People are just going to get this magic envelope in the mail

Magic envelopes.

ED: that say: You had this debt that had gone to collections. And it was purchased and forgiven. You never have to worry about it again.

[[MUSIC SWELLS, THEN FADES UNDER NEXT CUT, OUT BY "MILLION"]

They called RIP Medical Debts and said: We're ready to pay off that first million. What next?

Jenny: And immediately they come back and say there's about \$37 million in your area.

DAN: Like if you wanted to take on the whole of Cincinnati, basically.

JENNY: Uh, well we do. We intend to, we're going to keep going. There's no reason to stop.

Jenny: Medical debt is unlike any other kind of debt. You choose to take on the debt or you choose to die.

DAN: Yeah.

Jenny: And it's just, it's not right. It's not right. And it's like I tell my kids: When you have everything that you need, it's your job-- it's your responsibility to help people who don't. And I believe that to my core because that's what people did for us when we needed it.

Jenny says: We're living in weird times. It is easy to be cynical. But this -- making things a little bit better this is what we're here for. It's what we owe to each other.

JENNY: And, why not? What else do you have to do?

Dan: That's the story, as we ran it in 2019.

Some things have changed since then. For one, RIP Medical Debt changed its name, earlier this year, to Undue Medical Debt -- that's spelled U - N - D - U -

E. Like this debt is no longer due to anyone. Or as in Medical debt is an undue -- improper -- thing.

But it does sound like unDOing medical debt. Which, nice.

They've also gotten a lot bigger since 2019, when they said they'd abolished a billion dollars in debts. By 2021, their website says that number was 5 billion. By 2023, it was 10 billion.

In the last couple years, state and local governments have started partnering with Undue to get old debts forgiven-- often using federal money to buy up those debts: New York City, Cook County, Illinois; the state of New Jersey; And in Ohio alone, Cleveland, Akron and Cincinnati.

Recently, I caught up with Jenny Spring. COVID slowed down her family's work on medical debt. The summer of 2020, when gatherings like softball tournaments were still basically a "no," they organized a concert of sorts on zoom.

[AUDIO?]

And in the years since, just running the tournament took pretty much everything they had in them. The pandemic was a big deal.

Jenny: It changed our lives in ways we couldn't predict. Everyone's lives had become more complicated.

Dan: And it's taken a long time to regroup.

But now, she says, they're ready to take on more. And seeing how much Undue Medical Debt has grown-- it leaves them thinking maybe they should take on something different.

Jenny: It's great paying off medical debt. We're really glad we did that. But, um, is there something more immediate that we can do? Is there something that helps people before they're in medical debt, before they're facing bankruptcy, before their family is, you know, on the brink of financial ruin?

Dan: One idea they're thinking about draws inspiration from two sources they've drawn on before.

One is family experience. In this case, professional experience. Jenny's mom works in medical billing.

The other is... pop culture.

Jenny: I don't, if you've ever seen the Incredibles, there's this great scene where Mr. Incredible gets himself fired from his health insurance job and they're mad at him because he's telling everyone how to get their claims paid

Boss: They're experts! Experts, Bob!] Exploiting every loophole! Dodging every obstacle!

Jenny: Bob, they're navigating the bureaucracy. Um, so, my mom is really good at navigating that bureaucracy

Dan: And over the years, in her spare time, she's helped a lot of people navigate it.

Jenny: Her eyes are sharp and when she goes through bills, she picks up on these things, right? And so, what if we could scale that up? What if we could raise enough money to hire contractors to do this for people for free, right? And maybe a lawyer or two to send an occasional threatening letter.

Dan: Jenny says they're still workshopping this idea. It'll take time to figure out details. Make a budget, a fundraising plan, all of it. More than a year. But I do love this idea so much.

As we're getting ready to release this, Luigi Mangione, who allegedly shot United Healthcare's CEO, has just been arrested.

People have been expressing their anger at insurance companies like United all week.

It's an anger that we're deeply, intimately familiar with, around here.

We say every time: We've taken on one of the most enraging, terrifying, depressing parts of American life.

And no one of us can solve this.

But that doesn't mean there's **nothing** we can do.

So, among other things, I want to continue talking to people like Jenny Spring and her family. Over decades, they've been patiently, creatively doing what they can do.

Put on a softball tournament. Raise money to relieve old debts. Find a way to help more neighbors stay OUT of debt. They can't do everything. But they're doing what they can, one step at a time.

Jenny says the board of the Denny Beuhler Memorial Foundation recently welcomed two new members -- in their twenties. A third generation coming together to keep the fight going.

I'll catch you in a couple weeks.

Till then, take care of yourself.

This episode of An Arm and a Leg was produced by me, Dan Weissmann, with help from Emily Pisacreta. Our story was edited by Ann Hepperman in 2019. Ellen Weiss edited this re-release.

Adam Raymonda is our audio wizard. Our music is by Dave Weiner and Blue Dot Sessions. Gabrielle Healy is our managing editor for audience.

Lynne Johnson is our operations manager. Bea Bosco is our consulting director of operations.

An Arm and a Leg is produced in partnership with KFF Health News. That's a national newsroom producing in-depth journalism about health issues in America and a core program at KFF, an independent source of health policy research, polling, and journalism.

Zach Dyer is senior audio producer at KFF Health News. He's editorial liaison to this show.

And thanks to the Institute for Nonprofit News for serving as our fiscal sponsor. They allow us to accept tax-exempt donations. You can learn more about INN at INN.org.

Finally, thank you to everybody who supports this show financially. You can join in any time at arm and a leg show, dot com, slash: support.

And here the names of just some of the people who have pitched in since our last episode. Plus, at the end, a little audio thank-you gift.

Thanks this time to... [names redacted]

And now for that audio thank-you gift: Here is Jenny Spring -- do gooder, choir nerd, mom, and Girl Scout troop leader, listening to one of her old punk rock songs for the first time in a dozen years.

Jenny: It's kind of violent. Oh my god. So, it was, uh, I'm tired of your s I'm tired of your s And I don't care if you cry. You better quit before I sock you in the eye. Ha ha ha.