



Increasing Access to Justice in Utah

Medical Debt Legal Advocate Program

A Community-Based Justice Worker Model

Information for Interested Advocates

A partnership
between Community
Justice Advocates of
Utah, Innovation for
Justice, and
Community-Based
Organizations



Our Mission

Together, we train, support, and empower frontline staff at community-based organizations to provide free legal help in order to ensure all Utahns can address their civil legal problems.



THE UNIVERSITY OF ARIZONA
James E. Rogers
College of Law



Innovation for Justice (i4J) is a virtual social justice legal innovation lab that engages in access to justice research with nonprofit, governmental, and private sectors to advance equitable systems-level change at both service and policy levels. i4J is housed jointly at the James E. Rogers College of Law at the University of Arizona and the David Eccles School of Business at the University of Utah.



COMMUNITY
JUSTICE
ADVOCATES
OF UTAH

Community Justice Advocates of Utah is a nonprofit organization that supports and trains nonlawyer justice advocates across Utah to ensure they have the tools necessary to effectively assist their communities in accessing and exercising their rights.

Program Overview

What is the MDLA Program?

Innovation for Justice (i4J) developed the Medical Debt Legal Advocate (MDLA) Program and associated curriculum through extensive community-engaged research and co-design with communities in Utah. Facilitated statewide through a partnership with Community Justice Advocates of Utah (CJAU), the MDLA Program is the first of its kind and seeks to address the unmet legal needs of Utahns experiencing medical debt.

The program was designed to deliver legal advice "upstream," at the first sign of a medical debt-related issue, thereby reducing the number of court-involved collections proceedings. Advocates also receive training on court procedures, with the goal of reducing the negative impacts of the action.

Individuals other than attorneys are able to provide specific legal help under the Utah Supreme Court Order for Authorization to Practice Law granted to CJAU.

How is the training delivered?

The MDLA training is delivered online over a 16-week dedicated program term. i4J assists learners through biweekly virtual class meetings across the training term, personalized support, individualized feedback on assignments, and resources both during and after training. The MDLA training is provided at no cost, and takes approximately 60-80 hours to complete, depending on the learner's existing familiarity with medical debt and healthcare-based advocacy.

How are advocates supported in service delivery?

Advocates receive ongoing training, malpractice insurance coverage, and other support from CJAU to ensure they are confident in providing legal services to clients. CJAU maintains an ongoing quality assurance role, using data submitted by Advocates each month to evaluate the services provided and make program improvements and to design training opportunities.

Advocate Scope of Services

Legal Advice

- Advise on the rights and obligations of patients and providers.
- Identify and explain potential dispute resolution strategies, such as payment plans and financial assistance.
- Provide guidance on limited collateral matters, such as potential eligibility for public benefits.
- Explain the debt collection process and timeline and how to assert viable defenses in a timely and procedurally accurate manner.
- Advise on post-judgment issues such as challenges to debt collection judgments and garnishments.

Advocacy

- Screen for legal defenses and advocate on behalf of clients in negotiations with service providers and debt collectors.

Documents

- Assist the client in completion of court forms in collections cases.
- Explain documents received from service providers, debt collectors, and the court, including what action the client can take.

Application Process



Apply

Interested applicants apply to receive training from i4J and be overseen by CJAU. Applicants must meet the following eligibility criteria:

- **Employment at a community-based organization (CBO)** that serves individuals with medical debt legal needs. We define this broadly, and welcome questions about whether an organization would qualify for participation.
- **Organizational eligibility to partner with CJAU**, determined by providing information on controlling and supervisory persons at the organization and on the organization itself.
- **Ability and readiness to complete an online 60-hour training.**
- **Consent from organization to participate** in both the training and the provision of legal services.

To apply, applicants must complete the MDLA Application for Enrollment, which can be found on the CJAU website. The application has two parts:

1. **Supervisor & Applicant Consent Form:** Must be completed by both the applicant and their direct supervisor.
2. **Organizational Eligibility Verification Form:** Must be completed by an Authorized Agent of the CBO, which is an individual who has the authority to enter into contracts on behalf of the organization.

Applications are accepted on a rolling basis.



Verify Eligibility

CJAU and i4J will review the initial application and determine eligibility to participate in the MDLA program.



Meet with i4J & CJAU

If CJAU determines that an applicant and their organization is eligible, a meeting will be scheduled **with the applicant, their supervisor, i4J, and CJAU**. During this meeting, i4J and CJAU will further discuss the program, training requirements, and ongoing obligations and supports. This is an opportunity for the applicant and their supervisor to get answers to their questions, confirm that the program is a good fit, and meet representatives from i4J and CJAU. The applicant will also explain to CJAU and i4J how legal services will be integrated with existing services at the organization.



Sign MOU and Contract

To be formally enrolled in the program, the following paperwork must be completed and received prior to the contract deadline:

- **Memorandum of Understanding** between i4J, CJAU, Advocate, and CBO
- **Community Justice Advocate Contract** between CJAU, Advocate, and CBO



Enrollment & Onboarding

Once we receive a MOU and Contract, i4J's Community Legal Education (CLE) Instructional Support Team will enroll the applicant in the next upcoming training cohort. Courses generally begin in August and January, but i4J will provide precise information on upcoming dates during the application process.

In the two weeks prior to the course beginning, i4J's CLE team will send learners information on how to log into the course site and access course materials. Learners must attend a pre-enrollment orientation during this time to ensure they can access the course and to receive additional instruction on how to be successful in the course.



Training

Learners will receive instruction in the following areas through a combination of readings, videos, skill-building sessions, and assignments:

- Trauma-Informed Advocacy
- Scope of Services and Ethics
- Medical Insurance Coverage and Medicaid
- Billing
- Negotiating Payment Plans and Settlement
- Financial Assistance Programs and Debt Management
- Collection and Court Fees
- Legal Procedures
- Defending Medical Debt
- Garnishment
- Bankruptcy



Exam

Upon completion of the training modules, learners must take and successfully pass an online comprehensive exam covering all of the topics in the course. This exam works to ensure that learners have sufficient understanding of the legal concepts and skills, and that they are prepared to offer limited-scope legal services. The exam, just as with real-world service delivery, is open-book.



Transfer to CJAU

i4J will certify to CJAU that the learner has passed the final exam and is prepared to offer legal services.



Course Schedule & Key Dates

The MDLA course has a dedicated, 16-week program term. This means that you have flexibility in both when and where you complete coursework during the week, but at least 4-5 hours of course assignments and engagement is required to successfully complete the course within the 16-week term (Fall or Spring).

In the first training module, titled "Start Here," learners will create their personalized plan for completing the MDLA course. Learners will have 16 weeks (typically from August to December or January to May) to complete the training, and will have the flexibility to determine their exact week-to-week rate of coursework completion. Additionally, learners are **required to attend a biweekly, one-hour virtual class session** to discuss legal practice, engage in skillbuilding, and receive instructional support.

To aid in planning for program participation, please find below an overview of key course dates associated with the upcoming MDLA program term:

Spring 2026 Key Dates	Course Milestones
By Monday, 1/26/2026	Orientation Email & Instructions for Getting Started
Week of 1/26/2026	Attend 1 Required Course Orientation Session: <ul style="list-style-type: none">◦ Wednesday, 1/28 from 2-3pm MST◦ Thursday, 1/29 from 10-11am MST
Monday, 2/2/2026	Course Enrollment & Start Date
Monday, 2/9/2026 @ 5pm UT	Deadline to Submit Personalized Course Completion Plan
Every Other Friday 2/6/2026 - 5/15/2026	Attend Required Biweekly Skillbuilding Sessions: <ul style="list-style-type: none">◦ Friday, 2/6 from 12-1pm MST◦ Friday, 2/20 from 12-1pm MST◦ Friday, 3/6 from 12-1pm MST◦ Friday, 3/20 from 1-2pm MDT◦ Friday, 4/3 from 1-2pm MDT◦ Friday, 4/17 from 1-2pm MDT◦ Friday, 5/1 from 1-2pm MDT◦ Friday, 5/15 from 1-2pm MDT
Friday, 5/22/2026	End of Program Term



Onboarding

CJAU will certify the learner as a Medical Debt Community Justice Advocate (CJA) and provide them with the materials and information necessary to begin providing limited-scope legal services, including access to a resource Dropbox, their Limited Representation Agreement (LRA), and contact information for their Attorney Mentor. Once onboarded with CJAU, the CJA can begin providing legal services within their scope of services.



Service Delivery

CJAs provide limited-scope legal services to clients at their community-based organization. If a client is interested in receiving legal services, they must sign the LRA, which outlines the scope of services and gives the CJA permission to share information about the client and services with CJAU.

CJAs screen and accept cases, and are responsible for managing their own caseload to ensure they can provide competent, diligent assistance to each client.



Reporting

CJAs must report information on clients and services to CJAU monthly. CJAs will need approximately 20 minutes per client to report information. More information on data collection appears on the next page of this document.

CJAs will also request that each client complete a client feedback survey. The anonymous responses are sent directly to CJAU.



Ongoing Support

CJAU provides several forms of support to CJAs to ensure they are empowered to provide limited-scope legal services.

- **Service Reviews.** CJAU will perform periodic review of services and provide feedback to CJAs as necessary.
- **Attorney Mentor.** Every CJA will have an Attorney Mentor who they can contact when legal or ethical questions arise.
- **Training.** CJAU will collaborate with i4J, attorneys, and other subject-area experts to deliver periodic trainings to ensure CJAs maintain their knowledge and skills.
- **Roundtables.** CJAs will be able to attend virtual quarterly roundtables to meet with other CJAs and with CJAU to discuss questions, solutions, and recommendations.
- **Malpractice.** CJAs are covered under CJAU's malpractice insurance policy.

Data Reporting Summary

In order to comply with mandatory Office of Legal Services Innovation (OLSI) reporting and compliance requirements, to carry out effective quality assurance oversight, and to review program efficacy and impact, all CJAs are **required** to report data on all clients and services monthly. **Data reports include identifying information; when clients sign the Limited Representation Agreement, they consent to the sharing of the information.** Failure to provide complete data reports is cause for suspension and potentially termination from CJAU oversight and the ability to provide legal services.

CJAs will report the following information about each **CLIENT** served:

- Client Name & Client ID*
- City & County of Residence*
- Primary Spoken Language*
- Race / Ethnicity
- Gender Identity
- Age
- Special Classifications (Veteran, Homeless, LGBTQ+, etc.)
- Debt Status at Intake*

CJAs will report the following information about each **SERVICE** provided:

- Service ID*
- Service Type*
- Legal Area & Legal Issue*
- Description of Issue (legally relevant facts)*
- Intake Date, Close Date, and Status*
- Debt Information*
- Case Information (if case filed in court)*
- Outcome Information*
- Social and Legal Services Referrals
- If Attorney Mentor Help Needed*

**Required information*

Changes to Required Data. The above lists serve to provide a general understanding of what data will be collected. Additional categories of related information may be added to data collection. Changes will be clearly communicated to CJAs.

Feedback. CJAs will also be required to ask each client to complete a feedback survey once legal services are complete. The survey is anonymous, and responses are sent directly to CJAU, not the CJA.

Complaints. If any clients have complaints about the services provided by a CJA, the CJA has a responsibility to report the complaint with CJAU as soon as possible. CJAU will evaluate the complaint and, if necessary, report the complaint to OLSI and determine an appropriate course of action.

Deadline. Data will be reported using surveys provided to the CJA upon certification. Data for the month is due on the 5th of the following month. It will require approximately 20 minutes to complete reporting for each client, depending on the number of services provided.

Verification. CJAU will periodically provide reports to CJAs on their clients and cases, which CJAs will need to review and verify their accuracy. Twice a year we will perform service reviews to evaluate the quality of services provided across our programs.

More detailed information on how to report data will be provided upon onboarding.

Frequently Asked Questions

Cost

Is there a cost to participate?

There is no cost to receive the MDLA training or to be overseen by CJAU. The cost for organizations is the staff time required to complete training, provide services, and report information to CJAU.

How does becoming a CJA affect compensation?

Both i4J and CJAU encourage organizations to consider a CJA certification when making compensation decisions, as CJAs have specialized training to provide additional necessary services to clients.

Can we charge clients?

No, organizations and advocates are not able to charge clients to receive legal services.

Training

Can an organization train more than one advocate at once?

Yes, organizations can train more than one CJA. However, we encourage organizations to stagger the enrollment of their staff in the MDLA training, to account for the time needed to receive the training, as it may affect each staff member's caseload and responsibilities during the training period.

What if I can't complete my coursework during the 16-week term?

The MDLA course is offered over a dedicated, 16-week program term. The CLE Instructional Support team provides intentionally crafted course support and legal skillbuilding across this term, with the expectation that all coursework is completed within this preset period (Fall or Spring). After the 16-week program term, it is the CLE team's practice to unenroll participants who are not on track to complete their coursework within a reasonable timeline (that Fall or Spring).

We recognize that personal or professional obligations may affect exact course completion time, and it is each participants' responsibility to reach out early and often should they need support. Any extensions to the timeline will require a meeting with the CLE Instructional Support team and will be considered on a case-by-case basis.

Does training need to be completed during work hours?

While advocates will be able to access the training both at home and at work, provided they have a computer and internet connection, we strongly encourage organizations to have advocates complete training during work hours. Before enrollment, advocates should discuss how their role may need to change while they work through the training, which may include reducing their case load, pausing certain projects, or reallocating certain responsibilities to other team members.

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Frequently Asked Questions

Training (continued)

What if an advocate withdraws from the MDLA course?

Advocates should apply to the program only after considering their personal and professional capacity to engage in the course. Advocates cannot provide legal services if they do not complete all coursework associated with the MDLA course.

In the event that an advocate or organization wishes to withdraw from the MDLA program prior to course completion, they will be un-enrolled after a conversation with i4J and CJAU. If circumstances change in the future which allow an advocate to complete the MDLA course, advocates are encouraged to contact i4J and CJAU to learn about upcoming training cohorts.

Services

Are there client eligibility requirements?

CJAU does not impose client eligibility requirements; instead, we defer to each individual organization's existing eligibility requirements.

How do clients receive services?

This program is designed to enable clients to receive legal services alongside other social services in order to receive more comprehensive support. CJAs will serve clients at the organization that employs them.

Does CJAU provide clients for the CJA to help?

No. CJAs serve clients who are coming to their agency for help.

How many clients should a CJA help?

CJAs do not need to meet any "service quota" to remain in the program. Each CJA's position and caseload are unique. CJAs are encouraged to assist as many clients as their caseload allows.

Can the organization require that a CJA help a certain number of clients, or assign specific cases to the CJA?

No. As a CJA, the advocate will be required to follow the Utah Rules of Professional Conduct, which are the rules governing the conduct of attorneys in Utah. As part of this, CJAs need professional independence to determine, on a case-by-case basis, whether: (1) a potential client has a legal issue that is within the CJA's scope of services; (2) a conflict of interest exists; (3) the CJA has the expertise necessary to assist the client competently; and (4) the CJA has enough time to devote to providing the level of help the client needs.

Because of attorney-client confidentiality, the CJA may not always be able to disclose to their agency why they are unable to serve a specific client. This applies to information the client shares with the CJA while in the process of being screened for services and while receiving legal services.

CJAs and their supervisors should maintain an open dialogue about the CJA's caseload and the number of clients they are able to provide with legal services.

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Frequently Asked Questions

Services (continued)

Do CJAs have to provide all of the services to every client?

Every case is unique. CJAs will determine which services are most appropriate to offer to the client. Additionally, all Medical Debt CJAs receive the same, comprehensive training, but individual Medical Debt CJAs may determine to not offer certain services or to focus predominately on specific services, based on the clients their agency serves and their position and caseload.

What if a client does not want to sign the LRA?

The client must sign the LRA in order to receive assistance from the CJA. If a client does not want to sign the LRA, the CJA can not provide legal services to the client and should refer the client to other resources for assistance.

Reporting

Do CJAs report personally identifiable information?

Yes. CJAs must report the client's name and other demographic information to CJAUI. This is necessary for CJAUI to be able to properly oversee the legal services provided by CJAs and to accurately track outcomes. Before a CJA can provide legal services to a client, the client must sign a Limited Representation Agreement, which is provided to the CJA upon certification. This Agreement, in part, explains the relationship between CJAUI and the CJA; when the client signs the Agreement, they give the CJA permission to share information with CJAUI.

When sharing data externally, such as with regulators, funders, or in reports, CJAUI will de-identify and, in most cases, aggregate information. CJAUI uses safeguards such as encryption and two-factor authentication to protect client data.

How do CJAs report data?

Upon certification, CJAUI will provide survey links to be used to report data. CJAs will complete a survey for every client. At the end of the month, CJAUI will send a list of open cases and an update link to every CJA. Data is reported monthly. Information about clients served and services begun or completed is due by the fifth of the following month.

Ongoing Training

How often do additional trainings occur?

Ongoing trainings, such as updates to the law, skills training, and information on topics requested by CJAs, will be held as needed, though it is not anticipated that they will happen more than quarterly. Additionally, CJAUI will host informal roundtables with advocates each quarter to discuss successes, challenges, and questions. All trainings and roundtables will be held virtually. CJAUI will clearly communicate whether a training session is optional or required. All roundtables are optional.

Are ongoing trainings required?

Yes. Participation in these trainings is required to maintain certification. These trainings are similar to CLEs for attorneys, where important information such as changes to the law will be communicated.



Questions? Contact us.

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