



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



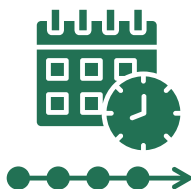
Program Overview

The Medical Debt Legal Advocate (MDLA) Program trains frontline employees at community-based organizations to provide focused legal help on medical debt issues, often embedded within the delivery of existing services.

The program was designed to deliver legal help “upstream” at the first sign of medical debt, with the goals of preventing collection proceedings and medical debt when possible and of negotiating attainable payment plans. Medical Debt Community Justice Advocates (CJAs) are also trained to support clients through the court process itself, for when debt advances to court.

The program course is delivered online over a 16-week dedicated program term at no cost to the CJA or their organization. Upon successful completion, advocates are certified as Medical Debt CJAs and can begin providing legal services to clients at their organization.

From Application to Client Services



We accept applications on a rolling basis. Once enrolled, advocates complete the program course during a 16-week term. Within two weeks of passing their certification exam, CJAU will certify the advocate and provide everything needed to begin providing legal services.



Bringing Legal Help Home

Legal help belongs in the communities that need it most, delivered by people who are already there. The MDLA program is designed to support everyone involved: the CJAs who deliver services, and the organizations that make that work possible.

Advocates

Becoming a CJA means expanding what you can do for the people you already serve, with the training, authorization, and support to help when a client faces a medical debt crisis, not just refer them elsewhere. You'll have an Attorney Mentor, malpractice coverage, and continuing legal education behind you, and a growing statewide network of advocates alongside you—all committed to making legal help accessible to people who would otherwise navigate these systems alone.

Partner Organizations

Having a Medical Debt CJA on your team means clients in a medical debt crisis get real help: not just a referral, but someone who can work through the problem with them. That difference can determine how the situation resolves—and whether they can maintain or achieve financial stability. CJAU supports you through implementation, deepening what your organization already does and bringing legal help into the ways you show up for your community. Together, that's what brings legal help home.



**Provide Legal
Advice**



**Prepare and
Explain Legal
Documents**



**Negotiate with
Creditors**



**Prepare Clients
for Court**

**Insurance Billing and
Coverage**

Medicaid Eligibility

**Debt Collection Process,
including Court Procedure**

Debt Management

Payment Plans

Garnishment

What Community Justice Advocates Do

The MDLA program course trains advocates to help clients across a wide range of medical debt legal issues—from early intervention before a debt is sent to collections, through the court process itself, and into post-court garnishment. Medical Debt CJAs can provide legal advice, assist with documents and court forms, advise on hearing preparation, and negotiate on behalf of clients with landlords.

For all issues, Medical Debt CJAs are trained to identify legal problems and provide appropriate legal support. When an issue is identified that is outside their scope of services, they are trained to provide appropriate referrals.

CJAU works with each organization and CJA to identify the scope of services that fits your mission, your clients, and your capacity. Most partnering organizations focus on specific areas of the issue list to the left, or on specific stages of the process, reflecting the legal needs most present in the communities they serve.

The Application Process

1. Complete Application

approx. 2 hours

The application has two parts:

- **Part I: Supervisor & Applicant Consent Form**, completed by the applicant and their direct supervisor
- **Part II: Organizational Eligibility Verification Form**, completed by an Authorized Agent, which is an individual with authority to enter into contracts on behalf of the organization.

2. Application Review

approx. 1 week

CJAU and i4J will confirm eligibility.

3. Watch Program Overview

approx. 30 minutes

The applicant and their supervisor will watch a video that covers scope of services, expectations, and ongoing support.

4. Attend Meeting

approx. 45 minutes

CJAU and i4J will schedule a meeting with the applicant and their supervisor. This is an opportunity to discuss the program in detail, ask questions, confirm fit, and discuss how legal services will be integrated with existing work.

5. Sign Required Documents

varies; plan 2 weeks for organizational review

Two documents must be signed by the applicant and an Authorized Agent of the CBO: (1) a Memorandum of Understanding outlining shared expectations for training, and (2) a Contract outlining ongoing responsibilities.

Eligibility

Individuals

Part I of the application provides additional information.

- Advocate works at an eligible community-based organization (CBO)
- Advocate has consent from CBO to participate in training and to deliver services
- Advocate has ability and readiness to complete an online 50-hour training at a post-secondary level

Community-Based Organizations

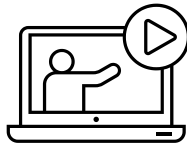
Part II of the application provides additional information.

- Organization serves individuals with housing stability legal needs
- No member of organizational leadership or individuals who would supervise the CJA have a history of felony convictions in the past 15 years for crimes involving honesty
- Organization is not subject to a criminal investigation or enforcement
- Organization is not under investigation or enforcement action by any legal regulatory body
- Organization does not sell client data to third parties

Program Course Overview

The MDLA Program Course is an online, college-level course offered during a 16-week dedicated program term. During the course, advocates will learn the substantive law, legal procedure, ethics, and legal skills necessary to begin delivering impactful legal help once certified.

Program Course Format



Advocates engage in self-guided learning, dedicating around 4 to 5 hours per week on course assignments. You'll receive support during mandatory biweekly skillbuilding sessions and monthly one-on-ones, in addition to individualized feedback and support from i4J's Teaching Team.

Curriculum

Advocates receive instruction across the following areas through a combination of readings, videos, skill-building sessions, and assignments:

Trauma-Informed Advocacy
Scope of Services
Medicaid 101
Medical Insurance Coverage
Billing & No Surprises Act
Debt-Related Fees

Financial Education and Debt Management
Negotiating Payment Plans
Legal Procedure
Defending Medical Debt
Settlement
Garnishment

Certification Exam

Upon completing all training modules, advocates must pass a comprehensive exam covering all course topics. The exam is open-book—consistent with real-world service delivery. Once i4J confirms a passing result to CJAU, onboarding is conducted and the CJA can begin providing legal services.

Ongoing Support

Attorney Mentor

Every CJA is assigned an Attorney Mentor they can contact with legal or ethical questions arise.

Continuing Education

CJAU delivers quarterly trainings to help CJAs maintain their legal competence, skills, and confidence. Participation is **required** to maintain certification.

Peer Learning & Support

CJAU hosts virtual roundtables where CJAs can connect with peers, celebrate successes, and build solutions together.

Malpractice Insurance

CJAs are covered under CJAU's malpractice insurance policy.

Service Support

CJAU develops and maintains resources—handouts, spreadsheets, and systems—to support CJAs in their delivery of services.

Data Collection

We handle regulatory compliance, including the collection and reporting of client and case information.

Service Delivery

Advocates provide focused legal services to clients at their organization. Clients must sign a Limited Representation Agreement (LRA) before receiving legal services; the LRA explains the scope of services and authorizes the CJA to share information with CJAU.

CJA screen and accept cases independently and are responsible for managing their own caseload to ensure competent, diligent assistance to each client. There is no minimum number of clients a CJA must serve.

Data Reporting

All advocates are **required** to report data on clients and services to CJAU monthly. This is necessary to comply with regulatory requirements, to support CJAU's quality assurance role, and to evaluate and improve the program over time.

Client Information

- Client Name
- City and County of Residence
- Language Spoken
- Household Size & Income
- Optional: Race / Ethnicity, Gender, and Age

Case Information

- Legal Issue
 - Debt Information
 - Intake Date, End Date, and Status
 - Case Notes
 - Services Provided
 - Outcome
 - Court Case Information (*if applicable*)
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Is This Opportunity Right For Your Organization?

Becoming a Medical Debt CJA or supporting your staff to become CJAs is rewarding—and requires commitment from both the CJA and their organization. This information helps give perspective on what participation entails.

There is no cost to participate.

The primary investment you make is time for training, service delivery, and monthly data reporting.

CJAs operate with professional independence and attorney-client confidentiality.

CJAs follow the same ethical rules as attorneys. In practice, this means organizations cannot direct CJAs to take specific cases without the CJA first screening them, or to require them to disclose the details provided to them by the client in the course of providing legal services. This is a feature, not a limitation: it ensures clients receive trustworthy, ethical help. We recommend discussing this dynamic with your team and ours.

Training requires a real time and focus commitment.

The program course takes approximately 50 hours over 16 weeks, with required biweekly virtual skill-building sessions and monthly one-on-one meetings with the i4J Teaching Team. Advocates report being most successful when spending 2 or more hours at a time working through course material, rather than intermittent periods of time. We strongly encourage you to plan for workload adjustments during the training period; this may mean reducing caseload, pausing certain projects, or reallocating responsibilities temporarily.

More than one team member can participate.

Organizations can enroll more than one staff member. We encourage staggering enrollments rather than training multiple advocates simultaneously, to limit disruption to your team's capacity during the training period. We encourage you to reach out to our teams to discuss simultaneous enrollments before applying.

Frequently Asked Questions

Can we charge clients?

No, organizations and CJAs may not charge clients to receive legal services. CJAs may receive compensation for their work.

Training

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

The HSLA course is offered over a dedicated, 16-week program term. The i4J Teaching 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 i4J's practice to unenroll participants who are not on track to complete their coursework within a reasonable timeline.

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 i4J Teaching Team and will be considered on a case-by-case basis.

What if an advocate withdraws from the 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 course.

In the event that an advocate or organization wishes to withdraw from the 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 course, they are encouraged to contact i4J and CJAU to learn about upcoming training cohorts.

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.

Services

Are there client eligibility requirements?

CJAU requires CJAs to be able to screen cases prior to acceptance to ensure (i) there is an issue within their scope of certification they can help with and (ii) they have the competence and time necessary to support the client. Beyond those requirements, CJAU does not impose 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 serve clients at the organization that employs them.

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.

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, their position, and their caseload.

Reporting

Do CJAs report personally identifiable information?

Yes. Before a CJA can provide legal services, the client must sign a Limited Representation Agreement (LRA), which is provided to the CJA upon certification. The LRA, in part, explains the relationship between CJAU and the CJA; when the client signs the LRA, they give the CJA permission to share information with CJAU. When sharing data externally, such as with regulators, funders, or in reports, CJAU will de-identify and, in most cases, aggregate information.

How do CJAs report data?

Upon certification, CJAs receive access to a reporting portal where they can report and manage cases. CJAU can work with organizations wishing to pull a report from their internal reporting system rather than having their CJAs utilize the portal. Data is reported monthly.

Continuing Education

How often do additional trainings occur?

Ongoing continuing education training sessions, such as updates to the law, skills training, and information on topics requested by CJAs, will be held quarterly. All required trainings are held virtually.

Are ongoing trainings required?

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

Changing Organizations

What happens to the certification if a CJA changes organizations?

Under current Utah legal regulation, CJAs must be supported by a Utah Legal Regulatory Sandbox entity in order to provide legal services. If a CJA leaves their organization, they must work for an organization that has an active contract with CJAUI in order to provide legal services.

If a CJA leaves their original organization, CJAUI can support their re-certification once they are at an organization that has a contract with CJAUI. If it has been more than a year since the CJA provided legal services, they must take the certification exam and complete training in any areas where they did not achieve a passing score.



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 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.

Questions? Contact Us.



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