

Efforts to erase medical debt rise

Cities, states offer relief for Americans in need

N'dea Yancey-Bragg
USA TODAY

More than \$135 million in medical debt owed by thousands of New Yorkers has been erased, Mayor Eric Adams announced Oct. 22, marking the latest effort to chip away at the massive financial burden weighing on millions of Americans.

The city partnered with Undue Medical Debt in 2024 to invest \$18 million over the course of three years and relieve medical debt for 500,000 residents worth more than \$2 billion. The nonprofit specializes in buying debt portfolios from hospitals, health care providers and collections agencies at a fraction of the cost and forgiving it.

About 100 million Americans owe over \$220 billion in medical debt, according to recent analysis of Census data by The Peterson Center on Healthcare and KFF. Even people who have insurance report they struggle to pay for health care, a 2023 survey by The Commonwealth Fund found, leading some to cut back on necessities like food, heat and rent or skip or delay

See MEDICAL DEBT, Page 5A



It's long been known that insects and larvae are the first to a murder scene. PROVIDED BY LOUISIANA STATE UNIVERSITY

'Fingerprints' of flies could be crime solvers' secret weapon

Phaedra Trethan
USA TODAY

Bugs and scientists have long been oddball allies in the effort to understand decomposing bodies, but there's a catch.

When a person or animal dies, insects can detect that death faster than humans can, Dr. Rabi Musah explained, and from more than a mile away.

"People might walk past someone slumped in a park, thinking they're sleeping," the Louisiana State University researcher said, but bugs and flies will be quickly en route. "The flies know it, and they show up within 5 to 15 minutes," long before other indicators people might notice, like odors or changes in bodily fluids.

Within an hour, those flies and

See INSECTS, Page 5A



Democrats look to two candidates in two key states for a way forward

Searching for the 'winning formula'

As Election Day approaches Nov. 4, political forecasters are keeping a close eye on how voters receive two Democratic gubernatorial candidates in crucial races in blue-leaning states: Abigail Spanberger, left, of Virginia and Mikie Sherrill of New Jersey.

SPANBERGER BY CHIP SOMODEVILLA/GETTY IMAGES; SHERRILL BY MICHAEL KARAS/USA TODAY NETWORK; PHOTO ILLUSTRATION BY TIFFANY CLEMENS/USA TODAY

Phillip M. Bailey and Katie Sobko USA TODAY NETWORK

They both were members of the 2018 freshman class that helped Democrats retake the U.S. House. Both present themselves as kitchen-table centrists with extensive military and national security experience. • And the two friends – who text each other regularly and were roommates on Capitol Hill – were even born in each other's states. • Now, Virginia's Abigail Spanberger and New Jersey's Mikie Sherrill, moderate gubernatorial candidates on the ballot this November, are seen by some observers as a model for how Democrats can make a broad electoral appeal, in contrast to the party's socialist nominee for New York City mayor, Zohran Mamdani, who has been a target for President Donald Trump. • "These two candidates are not economic populists that Bernie Sanders and others would want to see," said Matthew Dallek, a historian and professor of political management at George Washington University. • "The test is if they both win by at least a reasonable margin. Then it does send a signal that having a national security candidate who is moderate on a range of issues, including some of the hot button social issues, can be a winning formula." See DEMOCRATS, Page 6A

HURRICANE MELISSA BARRELS OVER CUBA



People salvage belongings from the rubble of their home after it collapsed during Hurricane Melissa's passage through Santiago de Cuba, Cuba, on Oct. 29. Melissa hit Jamaica on Oct. 28 as an extremely dangerous Category 5 hurricane, the highest level on the Saffir-Simpson Hurricane Wind Scale, with damaging winds, flash flooding and landslides. Jamaican officials said there was a "total communication blackout" on parts of the island, according to Accu-Weather. At least seven people were killed as the storm approached Jamaica, and at least one death was reported there during the storm, The Associated Press said. Hurricane Melissa was expected to sweep across the southeastern and central Bahamas before passing near or to the west of Bermuda.

Full story, 2A