

Senator Bailey, Representative Gramlich, and honorable committee members, my name is Misty Yates, I live in West Paris, and I am here to speak in support of LD 558 to address the issue of medical debt on consumer reports.

I had surgery in February of 2014. This was a scheduled procedure, which meant that I had been to the surgeon's office several times before my surgery date, my surgeon had all of my current contact and insurance information, and the procedure had been pre-authorized by my insurance company.

Prior to this surgical appointment and for months afterwards I received bills for my out-of-pocket costs. Once these bills were processed by my insurance, I paid my portion in full. As you likely know, these types of procedures often result in numerous bills from different departments or physicians, such as the surgeon, the surgical suite, the anesthesiologist, pathologist, and more. As you also know, the patient is unlikely to know who will be billing them, or from what department, so there would be no way for me to know if I had received all the bills I should have expected, or if more were coming. I healed well and went back to work four weeks post-op.

A year later, I pulled my credit reports from the three reporting agencies. This was something I did regularly, as I had bad credit in the past and have worked for more than 15 years to improve it. By the end of 2013 my credit score had reached almost 800 and I was very proud of my hard work. However, when I pulled my credit reports in early 2015, there was a new "negative" item being reported that I was unaware of. It was a medical bill that indicated I had a balance of ~\$250.00 from my surgery a year earlier. This bill had been sent to collections and was now being reported as delinquent on my credit reports, reducing my credit score to less than 700, a significant reduction.

I looked back at all my medical bills from the prior year and confirmed that I had never received this one. I checked the claims from my insurance company, and they had no record of this bill. I called the phone number provided and found out the phone #, address, and insurance info they had on file for me were from 7 years before, not the current ones on file with my surgeon and the other providers who billed me for that procedure. I explained that I had never gotten a bill, this had never been sent to my insurance company, and that I didn't appreciate them sending this bill to collections, without double checking with the referring physician to confirm that my contact and insurance info was correct when they couldn't reach me. My call was directed to a supervisor, where I again expressed my frustration at how this was handled and the impact to my credit report.

A few weeks later I received a call back from this medical provider who confirmed that they wiped out the balance and filed a correction with all three credit reporting agencies to have this item removed from my record.

Although the balance was relatively small and my credit was considered "good" at the time, this error caused a significant negative impact on my credit report very quickly. National statistics report that ~30% of adults do not check their reports regularly. When did you last check yours?

Thank you for considering my experience as you move continue your review of LD 558.

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