

Adam Robertson
Portland / Maine People's Alliance
LD 558

Hello, Senator Bailey, Representative Gramlich, and other honorable committee members. My name is Adam Robertson. I'm a member of the Maine People's Alliance, a Portland resident, and part of the Cash Billing Office for Maine Medical Center, specifically for insurance billing on the Medicaid team.

I am writing to you to ask for your support and your vote when it comes to LD 558, if not for any reason but to support local Mainers who simply do not have the choice to accrue medical debt. I will not go into specific patients on account of patient confidentiality, but with my job I see what people go to the hospital for and the severity of those choices on them. These are people who come in for surgeries, chemotherapy, life-saving medical attention for injuries suffered during accidents or even just seeing if a concerning lump is just a lump or something worse. Most reasons people come into the hospital are for things beyond their control, things they must go to a hospital to get proper care for or endure horrible consequences, from constant suffering to debilitation, even death. And if these encounters are not a choice, why should they be punished by their credit for something they cannot control?

Emergencies are just that; emergencies. People don't budget for a broken leg if they work an office job, and they don't budget for heart disease if nobody in their family has it, but life sometimes deals people a bad hand regardless of their financial situation. And if they don't or can't budget for it, why should something out of their control damage their credit? That isn't fair or equitable to the consumer, and medical debt is not a fair representation of if someone can manage their debts at all. Credit scores should score people based on the debt they willingly accrue and pay back, not the debt they take on because they had to make a choice to go to the hospital for a stroke or die. With this bill in place, Mainers can do that. We want our government to support our people and continue making people a willing participant in the economic system of credit that we have put in place, punishing them only hurts their ability to participate in our economy in the future if they can't get any credit cards or approval on a home loan because they happened to get cancer and have medical debt from chemotherapy. Please, give Mainers a chance to have a proper representation of their Credit, not something they cannot account for.