



March 25, 2025

Health Coverage, Insurance, and Financial Services Committee
Cross Building-Room 220
Augusta, ME 04333

Dear Co-Chairs Bailey and Gramlich, and Health Coverage, Insurance and Financial Services committee members,

The Leukemia & Lymphoma Society (LLS) is pleased to submit the following testimony to the Health Coverage, Insurance, and Financial Services Committee **in favor of LD 558**, "An Act to Strengthen Consumer Protections by Prohibiting the Report of Medical Debt on Consumer Reports." and respectfully ask that the committee **vote ought to pass**.

At LLS, our mission is to cure blood cancers and improve the quality of life of patients and their families. LLS exists to find cures, ensure treatment access, and improve survivorship for blood cancer patients.

LLS released a poll¹ last October, over 90% of U.S. adults agreed that elected officials should pass policies that protect people with serious illnesses like cancer from medical debt and harassment from collection agencies. LLS is leading or part of coalitions working on medical debt legislation in dozens of states nationwide, specifically in many other northeast states, (RI, MA, VT, CT, NJ, NY, and PA) on behalf of our patients and their families.

Medical debt, which is not a willing choice and is sometimes made under the duress of the choice of life or death, is widely accepted to have the most mistakes due to lack of notification, billing errors, coding errors, and difficulty in appealing. This often inaccurate medical debt reported on credit reports begins the downward spiral of negative consequences in securing future employment, housing, and other credit opportunities that affect generations. At the beginning of 2025, the CFPB urged several states nationwide to continue passing medical debt policies at the state level, most notably the prohibition of reporting medical debt to credit bureaus.

When patients can afford their medical treatment, health outcomes improve. **LLS urges the committee to pass LD 558**, and I'm happy to answer your questions about this bill or about the experiences of other states.

Sincerely,
Ernie Davis
Senior Director, Northeast State Government Affairs
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¹ <https://www.lls.org/news/nearly-1-2-patients-medical-debt-feel-trapped-new-poll-leading-healthcare-orgs-finds>