

Senator Bailey, Representative Gramlich, and honorable committee members, my name is Remiel Svendsen-Wilbur, I live in Lewiston, and I am here to speak in support of LD 558 to address the issue of medical debt on consumer reports.

People who get sick or are just taking care of their basic health needs shouldn't have their financial future impacted when they seek care. Several states have already taken action to remove medical bills from credit reports, and Maine needs to join them.

This is an issue that has personally affected me in the past. I've been denied loans because of my credit score, which was low because of medical debt. In order to purchase a car, I had to have a family member co-sign with me whom I do not have a good relationship with and which gave that family member power and control over me. This made me financially dependent on people who did not treat me well. Before I was able to get on MaineCare, I did not seek out necessary medical care because I was worried about the impact of medical debt on my credit score. Having medical debt meant not being able to make payments on my student loans, have any kind of savings for emergencies, be able to purchase a home, or start my own business. It usually meant having to choose between housing costs, food, or doing any kind of recreational things. This is why I'm urging you to vote in favor of LD 558, so that Mainers no longer have to make these difficult decisions in regards to their medical debt affecting their credit score.

Remiel Svendsen-Wilbur  
Lewiston  
LD 558

Senator Bailey, Representative Gramlich, and honorable committee members, my name is Remiel Svendsen-Wilbur, I live in Lewiston, and I am here to speak in support of LD 558 to address the issue of medical debt on consumer reports.

People who get sick or are just taking care of their basic health needs shouldn't have their financial future impacted when they seek care. Several states have already taken action to remove medical bills from credit reports, and Maine needs to join them.

This is an issue that has personally affected me in the past. I've been denied loans because of my credit score, which was low because of medical debt. In order to purchase a car, I had to have a family member co-sign with me whom I do not have a good relationship with and which gave that family member power and control over me. This made me financially dependent on people who did not treat me well. Before I was able to get on MaineCare, I did not seek out necessary medical care because I was worried about the impact of medical debt on my credit score. Having medical debt meant not being able to make payments on my student loans, have any kind of savings for emergencies, be able to purchase a home, or start my own business. It usually meant having to choose between housing costs, food, or doing any kind of recreational things. This is why I'm urging you to vote in favor of LD 558, so that Mainers no longer have to make these difficult decisions in regards to their medical debt affecting their credit score.