

Good Morning Senator Bailey, Representative Gramlich, and honorable committee members.

My name is Brandy M Staples and I'm a constituent of Phippsburg and I am writing testimony in support of LD 558 to address the issue of medical debt on consumer reports.

I will start by asking you a question. Do you know what it feels like to have 250,000 in medical debt? I do. In 2004 I was diagnosed with a stage 4 cancer and I lost my medical coverage in the middle of my treatments. All that debt racked up and went on my credit report when I either couldn't pay it or pay it fast enough to a bill collectors liking.

Do you know what its like to spend 18 years of your life paying off medical debt for a disease you had no control over? I was in my mid 20s when this happened. I missed out on so much of what I should have been doing at that age. Finishing college, getting my dream career, traveling, marriage and family, buying a home, getting a car in my name, the list goes on.

All this because of the insatiable medical debt I have to pay off and to add insult to injury the collection agencies slammed this onto my credit report. When it goes on your report they are supposed to list it as medical debt. They don't and I don't recall them ever doing so. It has always gone on my report as high impact collections.

I can't remember a time when my credit score has been over 550 because of this. Due to the high impact medical debt, I am unable to get an emergency credit card, a personal loan, any big purchase items such as renting an apartment or getting a car, I will always have to have a co-signer because my credit score makes me too much of a risk.

I'm 20 years in remission now and have spent a good chunk of that time and income paying medical debt. I'm not asking for my debts to be forgiven, I'm just asking that such high impact debt that has impacted my credit be taken off. Medical debt collectors use this as their crutch to threaten you into payment, even when you can afford to. Even when your on payment plans with them. This is just how they take advantage of a bad situation.

Please consider LD 558 on behalf of Mainers. We are all struggling right now with the high cost of rents/mortgages, the price of food and everything else going up. Taking medical debt off credit reports would help relieve some of that financial impact of higher interest rates and not getting approved for financial help because of low credit and high impact reports from medical debts.

Thank you, Brandy M Staples-508-838-9497-1654 Main Rd, Phippsburg ME 04562

Brandy Staples  
Phippsburg  
LD 558

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