



American Cancer Society Cancer Action Network
207-888-9826, Julia.MacDonald@cancer.org
<https://www.fightcancer.org/states/maine>

**Testimony of Julia MacDonald, Maine Government Relations Director,
American Cancer Society Cancer Action Network**

In Support of LD 902, "An Act to Establish the Medical Debt Relief Program."

March 25, 2025

Good Afternoon, Senator Bailey, Representative Gramlich, and members of the Health Coverage, Insurance and Financial Services Committee. My name is Julia MacDonald, and I am the Maine Government Relations Director for the American Cancer Society Cancer Action Network (ACS CAN). ACS CAN is the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society. We advocate for evidence-based public policies to reduce the cancer burden for everyone. As the nation's leading advocate for legislative solutions that are helping to defeat cancer, ACS CAN ensures that cancer patients, survivors, and their families have a voice in public policy matters at all levels of government.

On behalf of ACS CAN, I would like to thank you for this opportunity to submit the following testimony in support of LD 902, "An Act to Establish the Medical Debt Relief Program."

The American Cancer Society Cancer Action Network (ACS CAN) recognizes the significant impact of medical debt on people with cancer, caregivers, and their families. In addition to supporting policies that ensure affordable access to comprehensive healthcare coverage, ACS CAN advocates for policies that prevent the occurrence of medical debt and reduce the impact of incurred medical debt on individuals and families.

LD 902 would establish the Medical Debt Relief Program, administered by the Bureau of Consumer Credit Protection, to purchase, cancel, and forgive medical debt for residents of Maine whose federal adjusted gross income does not exceed 400% of the federal poverty level and who meet other specified conditions. Additionally, the bill ensures that cancelled or forgiven medical debt is not included in an individual's taxable income.

Medical debt is a pressing issue for cancer patients. In 2024, an estimated 10,700 Maine residents are expected to be diagnosed with cancer. Cancer patients often face substantial health care costs due to frequent utilization of services, complex treatments, and ongoing medical needs even after active treatment ends. These costs lead many to experience financial distress, with studies showing that cancer patients are significantly more likely to face bills in collections, mortgage foreclosures, and even bankruptcy.

An ACS CAN survey in March 2024 found that more than half of cancer patients and survivors had incurred or expected to incur debt to pay for their treatment. Nearly all surveyed (98%) were



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insured at the time they incurred medical debt. Moreover, disparities persist—Black and Hispanic cancer patients are more likely to be denied care due to debt and to be contacted by collections agencies. The financial burden of medical debt also leads many patients to delay or forego necessary care, increasing their risk of worse health outcomes and even mortality.

By enacting LD 902, Maine would take a critical step in alleviating the devastating financial impact of medical debt on residents. Cancelling and forgiving medical debt for qualifying individuals will provide much-needed relief and allow patients to focus on their health rather than their financial struggles.

Addressing the issue of medical debt in Maine is critical to accomplishing ACS CAN's mission to reduce the cancer burden for everyone. We must minimize the negative impacts that medical debt has on patient health, quality of life, and financial wellbeing. We urge the committee to support LD 902, which will reduce the burden of medical debt already incurred for Maine patients and their families.

We look forward to continuing to work with you to make healthcare more affordable enact policies that help to prevent patients from incurring medical debt to ensure that Maine residents with cancer can focus on treatment and survival rather than financial distress.