

Public Testimony in Support of LD 558 "An Act to Strengthen Consumer Protections by Prohibiting the Report of Medical Debt on Consumer Reports."

Senator Bailey, Representative Gramlich, and honorable committee members,

My name is Megan Smith, and I live in Milford. I am testifying in support of LD 558 because I know firsthand how devastating medical debt can be.

When my daughter was in high school, she needed life-saving medical treatment. In that moment, my only concern was ensuring she received the care she needed. What I didn't know—because no one told me—was how much it would cost or whether our insurance would fully cover it. Too often, patients and families are left in the dark about the real cost of care. Even with insurance, you can be blindsided by unexpected bills—perhaps one doctor is in-network, but another is out-of-network, even though they work at the same facility. This lack of transparency leaves people with medical debt they had no way to prepare for.

After my daughter's treatment, I was left with a large medical bill that my insurance didn't fully cover. That debt appeared on my credit report, damaging my financial standing and making it harder for me to do things like buy a car on credit. I had to have my father co-sign a loan so that I could purchase a new car. No one should have their credit ruined simply because they or a loved one needed medical care.

Medical debt is not like other debt. No one chooses to have a medical condition or emergency. Yet our system allows these unexpected and often unavoidable debts to impact people's financial stability for years. LD 558 would help protect Mainers by preventing medical debt from being reported on credit reports. People seeking healthcare should be able to focus on recovery, not worry that their financial future will be wrecked because they needed to see a doctor.

I urge you to pass this bill and ensure that no one in Maine is held back in life because they needed medical care.

Thank you for your time and consideration.

Sincerely,

Megan Smith
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