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President of the Senate

THE MAINE SENATE
132nd Legislature

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**Testimony of Senate President Mattie Daughtry in support of
LD 2129, "An Act to Prohibit Liens on Principal Residences and Wage Garnishments for
Medical Debt"**

**Before the Joint Standing Committee on Health Coverage, Insurance, and Financial Services
February 17, 2026**

Good morning, Senator Bailey, Representative Mathieson, and esteemed members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services, my name is Mattie Daughtry. I serve as President of the Maine Senate and proudly represent Senate District 23, including Brunswick, Freeport, Harpswell, Pownal, Chebeague Island, and part of Yarmouth. I am honored to testify in favor of LD 2129, "An Act to Prohibit Liens on Principal Residences and Wage Garnishments for Medical Debt."

At a time when families are already facing rising costs and growing economic uncertainty, medical debt has become one of the most destabilizing forces in people's lives. Medical debt is not the result of poor choices—it is the result of illness, injury, and a health care system that too often leaves people financially vulnerable.

LD 2129 is a common sense consumer protection. No one should lose their home because they needed cancer treatment. No one should see their wages garnished because they were injured in an accident. These are not lavish expenses—they are necessities in moments when people are doing everything they can to survive and recover.

As federal instability continues to create chaos and uncertainty for many of our families, states like Maine must step in to protect our residents from some of the most harmful consequences. Medical care is required for life. This bill ensures that families can keep their homes and maintain control of their paychecks, allowing them to make thoughtful decisions about their finances rather than being pushed into a crisis for fulfilling a human need.

By prohibiting liens on principal residences and wage garnishments for medical debt, LD 2129 draws a clear line: getting sick should not cost you your home or your livelihood. It provides stability when people need it most and prevents medical debt from becoming a lifelong financial sentence. I urge this committee to support LD 2129 as a practical and necessary common sense consumer protection for Maine families.

Thank you.