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AARP Maine Testimony in support of LD 2129 An Act to Prohibit Liens on Principal Residences and Wage Garnishments for Medical Debt

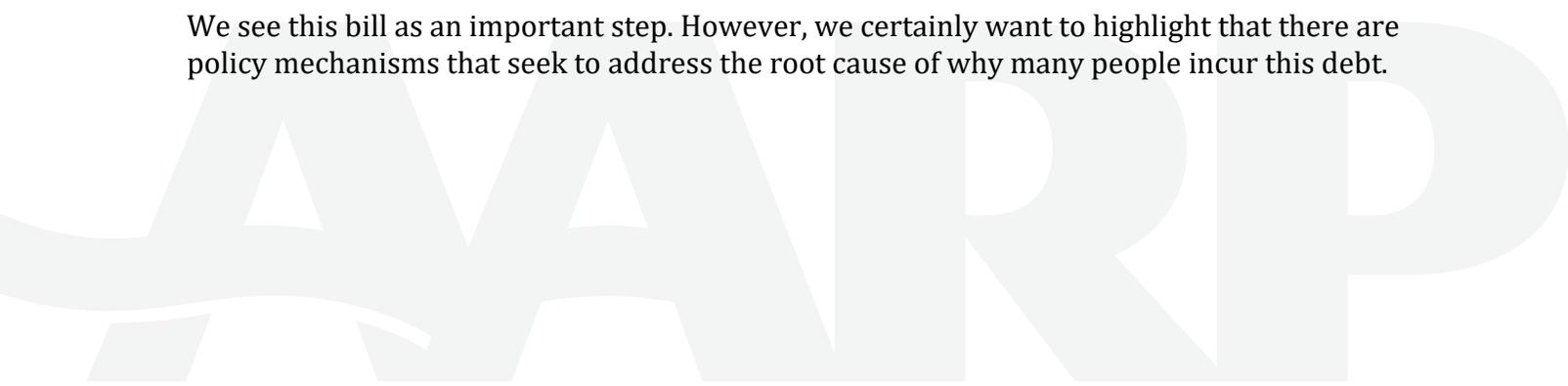
Greetings Chairs Senator Bailey, Representative Mathieson and Members of the Committee on Health Coverage, Insurance and Financial Services. My name is Bridget Quinn, I am an Associate State Director of Advocacy and Outreach with AARP Maine. AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. Thank you for the opportunity to testify in support of LD 2129 as it protects the primary residence from debt creditors.

AARP Policy Institute research published just in January found that nationally in 2023, 8 million people ages 50 to 64—or about one in eight in this age group— had medical debt. This medical debt was incurred even though many of these individuals have health insurance. We want to highlight for the committee that among adults midlife adults, those 50-64, have the highest prevalence of medical debt. This when compared to those 18-49 and 65 and older. We also want to highlight for this committee that among midlife adults who have medical debt:

- They are more likely to reside in rural communities, (21 percent versus 14 percent among those without medical debt)
- The share of midlife adults who identify as non-Hispanic Black is greater than among midlife adults without medical debt
- Those who have medical debt are more likely to have a low to moderate income level,

LD 2127 proposed protections for Mainers who have medical debt by prohibiting liens on principal residences and preventing wage garnishment. This legislation will seek to protect Mainer's, specifically those 50-64, financial security at a critical moment in their life. As stated medical debt is more likely to be carried by those who are 50-64 who are trying to build their economic stability for retirement which is going to rely on having access to their wages and ensure that they are able to build equity on the principal residences. AARP supports the protection of the primary residence and of wages for reasonable essential expenses.

We see this bill as an important step. However, we certainly want to highlight that there are policy mechanisms that seek to address the root cause of why many people incur this debt.



This is the high cost of care. In a 2022 survey, midlife adults most frequently reported the following three service types as contributing to their medical debt: lab fees or diagnostic tests (58 percent), doctor visits (55 percent), and dental care (48 percent). We look forward to continuing to work with the committee and future legislatures to ensure all Mainers can afford their care and avoid ever incurring medical debt.

Thank you for the opportunity to testify. If you have questions for me I can be reached at bquinn@arp.org or at 207-272-8563.

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