

Senator Bailey, Representative Gramlich, and honorable committee members, my name is Cassie Nedwell, I live in Cape Elizabeth, and I am here to speak in support of LD 558 to address the issue of medical debt on consumer reports. While recent changes by credit bureaus have provided some relief, they don't address the impact of larger medical debts left on credit reports. Let me share my personal story to illustrate why this matter is so important. In 2016, when I was 14 weeks pregnant, I faced a heartbreaking miscarriage after rushing to the emergency room. The Doctor's confirmed the miscarriage with two ultrasounds, then told me to go home and that my body would take care of itself. It did not. I ended up with an infection and a month of recovery. After insurance, we were left with a \$3,000 bill that burdened us financially and emotionally. As soon as this bill hit my credit report, my score plummeted. Although we were able to pay it off, the hospital never resolved the bill. For eight years, although the debt was paid off, it haunted us—reappearing in error on my credit report multiple times each year, dropping my score as it appeared delinquent in status, and impacting our ability to secure housing or auto loans. Our applications for housing were denied 3 times, and an auto loan was denied each of the 4 times we attempted. I remember crying every time, wondering how we were both going to be able to get to work and provide for our two boys. The letters saying we owed money kept coming. Each time we got a letter I had to relive my trauma. Crying on the phone with the hospital, begging them to please fix the mistake. The fear of expensive medical costs became so overwhelming that I avoided seeking any treatment, including for severe stomach pain, until my husband enlisted in the military. We discovered after several years that my stomach pain was stage 4 endometriosis which required a partial hysterectomy.

My experience is not unique. It's a widespread issue reflecting larger systemic problems where people are penalized financially for seeking essential care. Especially black women. Medical

debt should not dictate our futures or limit opportunities simply because we prioritize health over finances at vulnerable moments in life. I am here today to express that no family deserves the trauma of illness followed by relentless financial struggle, not my family and not any other family who has faced similar circumstances. Healthcare is a fundamental human right that nobody should be penalized for.

Thank you again for your time, I'm happy to answer any questions you may have regarding my testimony or related concerns about supporting this bill.