

Senator Bailey, Representative Gramlich, and honorable committee members, my name is Leighlan Martin, I live in Sanford Maine, and I am here to speak in support of LD 558 to address the issue of medical debt on consumer reports.

My family is one of the four out of ten Maine households with medical debt. My mom has Ms, and I have ADHD so our story shows how medical debt can disproportionately affect those with disabilities.

Right after I purchased my house my mom fell at work and broke her leg. It was at work so the medical debt she incurred was small and easily paid off, but she had to move into my spare bedroom because her income was slashed. I had to juggle working full time, helping her, being a new home owner and building a ramp so she could get into the house. I still have to do laundry because the washer and dryer are in the basement.

I was doing laundry a year ago when a bat attacked me scratching my hand. I had to get rabies shots and even with insurance it was thousands of dollars I did not have. I am still paying off that medical bill. My savings had already been wiped out. I was able to get a loan to pay to get the bats out of my house and a payment plan for the medical bills which I prioritized paying so my credit would be good, for future home repairs.

Then my mom lost her job and I had to only make minimum payments for a while because it was just my income keeping us afloat. Our bathroom lights needed repair so we had been using the bathroom in the dark so did not notice when the fan ducts first became unattached. Once we started noticing without the lights money was way too tight to fix the bathroom. It had to wait. Mold covered the ceiling.

My mom luckily got a job before the bathroom had caused us serious illness, but what if she hadn't? What if the order of events was flipped and I could not get the payment plan? What if she broke her leg outside of work? With both MS and ADHD memory problems are present so it's very easy to forget to pay before it dings your credit. This makes it harder to get loans for home repairs which can make you stick and put you in more debt.

I was lucky, many in our state are not, that's why I urge you, honorable committee members to pass LD 558. I thank you for your time and welcome your questions.