

Senator Bailey, Representative Gramlich, and honorable committee members, my name is Gina Morin, I reside in Auburn, and I am here to speak in support of LD 558 to address the issue of medical debt on consumer reports.

I have medical debt. 6 years ago, I was attending a national conference and started feeling ill on my second day there. I have Addison's disease and couldn't keep my steroid medication down. My illness quickly spiralled out of control. After arriving at the airport I was attended to by a paramedic. I was immediately brought to the hospital by ambulance. That ambulance ride was partially covered by Medicare, but I was left with almost \$200 out of pocket. It eventually went on my credit report because of the inability to pay because I'm low income.

3 years ago, I went to have an eye exam. I'm disabled and have a Medicare Advantage plan and Mainecare. The eye doctor's office billed Medicare and neglected to submit the rest of the bill to Mainecare. About 6 months later I received a bill for almost \$70. I called the eye doctor's office right away. I explained that they should have my Mainecare on file because I gave it to them at the time of my appointment. I was informed that I should pay the bill and submit it myself to Mainecare for reimbursement.

I am disabled and I don't have extra income to pay these bills. So, now they are on my credit report. What I want you to understand is that even bills for routine care can upend finances for someone who barely makes ends meet to begin with. That's not a situation we asked for, and it's not one we should be punished for. No one who struggles to pay medical bills should have their credit ruined.