

Dear Senator Bailey, Representative Gramlich, and honorable members of the Health Coverage, Insurance and Financial Services Committee. My name is April Tardiff, I live in Old Orchard Beach and I am here today to testify in support of **LD 558**.

In 2017, my now husband and I were released from prison to a halfway house in Portland Maine. After 5 years outside the community and with no financial support, we were homeless and without health insurance. We were both prompted to go to Maine Health and apply for Free Care after we arrived. Shortly after being released, my husband had some severe swelling and discoloration in his legs. The halfway house staff were so worried they recommended he head to the hospital where they immediately admitted him. He had a blood clot and they couldn't get his body to positively react to the blood thinners. He had to be constantly monitored for internal bleeding while getting the blood thinner to work so he had to stay at the hospital for a week before he was stable enough to leave.

We were never told that the Free Care we had signed up for wouldnt cover his whole hospital stay. We later learned he would have needed to sign one more paper to qualify for free hospital care as well. Instead, he was billed almost \$10,000 for his stay and, since we were homeless and moving around, he didn't even know about the bill until years later when we were doing really well and wanted to buy our first home and start a family. We were told that he had a huge balance on his credit report owed for failure to pay the hospital bill, and that to be able to get the house we wanted, we had to pay it in full. When I called the hospital, they even apologized and gave us a letter explaining the mistake to share with the debt collection agency. However, they told us it was too late and that we owed the money regardless of whether the hospital said it was a mistake.

Medical debt derailed our dreams of buying a house we had worked so hard for. We had to wait another 3 years before we could finally clean up his credit and we are still in the process of making this dream come true. People's credit should not be ruined simply because they need lifesaving medical attention. Please pass LD 558 to prevent other families from having to put their dreams on hold because of medical debt.