



HOUSE OF REPRESENTATIVES

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Senator Bailey, Representative Gramlich, colleagues of the committee on Health Coverage, Insurance, and Financial Services, I am State Representative Joshua Morris. I am here today to present **LD 1030, An Act Regarding the Reporting of Medical Debt on Consumer Reports.**

No matter where you stand on the political spectrum, everyone agrees that medical debt is a concern. No one deserves to have their credit score impacted because of a medical emergency that is beyond their control. This bill does not go as far as Senator Bailey's LD 558. I submitted this bill to protect those that have health insurance that may find themselves out of network and find they owe additional money. This bill would not allow them to report that debt on their credit report.

After talking with Senator Bailey as well as others, I also would endorse her legislation to not allow any medical debt to be reported on a credit report. I don't believe that someone who has a medical emergency beyond their control reflects their credit worthiness. Additionally, I believe most people are responsible and want to pay for the services that are provided, and these bills do not state that they don't have to pay.

Moreover, the lack of transparency in medical pricing has become a frustration for many Americans. I would also note that in many cases the amount of money that is sent to collections and used to ding someone's credit is a small amount.

You will hear that by not reporting medical debt we are giving an incomplete picture to future creditors. I can tell you as a Realtor this is not true. Banks and other lending institutions routinely look at potential borrowers' accounts to see any recurring payments that may not appear on a credit report. If someone owes money for medical reasons and is making regular payments, that will be factored into any loan decisions.

I know this committee will work toward a consensus for a solution that works for Maine consumers needing a break from medical debt.

Joshua Morris
State Representative

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