



# HOUSE OF REPRESENTATIVES

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## **Joshua Morris**

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Senator Sanborn, Representative Tepler, distinguished fellow members of the joint standing committee on Health Coverage, Insurance and Financial Services, my name is Joshua Morris, and I represent the people of Turner, Leeds, and Livermore. Today I present to you LD 365, “*An Act to Protect Consumers from Surprise Medical Bills.*”

As a committee, we have been committed to ensuring that consumers are held harmless from surprise bills. This bill builds on that work by enacting further consumer protections. Medical debt is one of the leading causes of bankruptcy in the United States. When someone does the all the right things, they have health insurance, pay all their claims and deductibles, they should not have to worry about having their credit wrecked because of an emergency and an out of network claim.

This bill is based on a Texas law passed in 2019. While I understand this may create issues due to federal preemption with credit reporting, I believe we should always work to help those people avoid unnecessary debt. As a Realtor, I know firsthand how credit issues can affect a person’s ability to plan for their future.

I developed this bill as well as LDs 750 and 751 with Joel Allumbaugh, and I would refer you to his written testimony as well. Due to a conflict, he could not be here today but will be available for the work session to answer any questions that I may not be able to today. I thank the committee for the consideration and would be happy to take any questions.