

Daniel McNally
Medical Debt
Oakfield

I am writing to support LD 2115, An Act Requiring Health Care Providers to Engage in Fair Practices When Selling Medical Debt.

I have applied for free care through Northern Light EMMC but I am over income. I was on a payment plan for a \$1,300 bill and I was paying \$75/month. I just got a new bill from EMMC for \$1,875 and that will make my monthly payment over \$300 for the next six months. I am disabled. This newest bill I received from EMMC was for \$1,875 for a date of service from December of 2022. I just got this bill in March of 2024. This is a total nightmare. My wife (who has dementia) and I live on a fixed income.

I have had multiple health issues, including experiencing cardiac arrest for the first time in 2012 when I died. I was revived and recovered and worked four more years until I had another heart issue. The day after Christmas in 2022, I was taken to the hospital by ambulance and my oxygen was at 67%. I had pneumonia and in February they remove my left lung. I was just getting back on feet from that and I had to get emergency open heart surgery.

Through all this, I've been trying to take care of my wife, who has severe dementia and can't walk, talk, or eat on her own. Thank God we had people from church that could come spend nights with her and I had nurses with her during the day during all the time I was in the hospital.

This is so stressful. We can only do what we can do with the money we have. I'm not looking for charity. I just want to be given the option to make payments we can afford. It never ends. You can't go to the grocery store now and buy one bag of groceries for less than \$100. I would like lawmakers to come put their feet in my boots for just a week. There is no need for the hospital to charge me interest because they're already making so much money. Why can't they allow me to make payments I can afford without charging interest? I had already been on a payment plan for \$75/month and I'd been making payments in good faith every month.

To make matters worse, the woman I spoke to at the hospital about a payment plan for the \$1,800 bill was rude. I got talked down to like I was an imbecile looking for charity. That's not me. I owned my own business for 26 years. I realize they have to make money, but there's no winning. I'm still traveling to Bangor two to three times each month because of the lung hole that's still on my side. You could put your whole fist in my side.

I can't afford \$300/month. We would literally have to go without eating to pay this \$300 bill. It's not like either of us can work. My health wouldn't allow me to work but I would try to work if I didn't need to take care of my wife. I can only pay what I can pay every

month. I don't know what they're going to do to make us pay because I can't pay any more.

Thank you.