

Anonymous Submission
Winthrop
LD 2115

I'm submitting this testimony in support of LD 2115, An Act Requiring Health Care Providers to Engage in Fair Practices When Selling Medical Debt.

My husband and I both are on Medicare. He's 83 and I'm 70.

Back in 2022, we found out that my husband had rectal cancer. He did chemotherapy and radiation. He's cancer free now but he has to have an MRI, a sigmoidoscopy and a CAT scan every three months for the first two years of his remission. We've gotten through one year so far. We didn't know in advance what the bills were going to add up to. I went and talked to everybody at the cancer center and the hospital and nobody could provide us with an estimate on how much we would owe in medical bills.

As it turns out, we now have \$7,000 in medical debt from 2023 with Maine General. This \$7,000 is from copays, deductibles and out of pocket posts. Maine General sent our balances to Clear Balance HC at Republic Bank. We pay \$111/month interest free and this monthly payment increases every time we have another medical bill.

We will be paying on this bill for a very long time. Though we've had a good experience with Clear Balance HC, we're going to have this monthly payment for seven years. We could certainly use that money towards other living costs. We have to pay those copays but everything adds up. It's overwhelming at times.

We're both seniors and any help you could give us with medical debt would be a godsend. For us seniors that have to go through what my husband went through it would help an awful lot. Health care costs so much. It's unbelievable. We have to pay so much every time he has a sigmoidoscopy. The insurance company only pays for two and then you have to pay \$1,000 for each one after that. We worry that we'll have more medical bills and need to go on payment plans for those, too.

Thank you.