

TESTIMONY FOR HB0565
HEALTH FACILITIES – HOSPITALS – MEDICAL DEBT PROTECTION

Bill Sponsor: Delegate Charkoudian

Committee: Health and Government Operations

Person Submitting: Pamela Bell, MSN, RNC-MNN
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Position: **FAVORABLE**

I am submitting this testimony in favor of HB0565.

Most importantly, I believe that the Bill protects the consumer from overwhelming financial debt.

Secondly, I believe that the Bill, by raising the threshold of income for consumers receiving free and reduced-cost care to above 200% of the federal poverty level, reduces financial losses to health care organizations.

Low-income residents and those without health care deserve protection from predatory and punitive practices that destroy livelihoods. Language in the Bill, such as “debt collector”, makes perfectly clear the purpose of such an agency. To ensure consumer protection, the Bill provides strong guidelines and fair timelines for debt collection.

Reports from health care organizations to the HSCRC address lost revenue from unpaid bills. Inclusion of consumer’s race or ethnicity, gender, and zip code of residence ensures the evaluation of potential and actual disparities or problem areas.

I recommend a **FAVORABLE** report in Committee.