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March 29, 2023

The Honorable Brian Lampton, Chairman  
Ohio House Insurance Committee  
77 South High Street  
Columbus, OH 43215

Dear Chairman Lampton and members of the House Insurance Committee,

On behalf of the members of the Ohio Receivables Management Association (ORMA) who collect on medical debts owed to health care providers, we are concerned with the impact that Amended House Bill 49 would have on them.

To begin, we aren't clear on how codifying provisions of the Affordable Care Act, or Obamacare, and the No Surprises Act will assist hospitals with compliance efforts. Regardless, our primary concern lies with the amendment added in committee last week, AM\_135\_0379-1.

The amendment is a redundant codification of current federal law, with an added 30-day notification to consumers prior to the 365-day expiration of the prohibition on reporting medical debt to a credit reporting agency (CRA). There is no way to ensure that the balance reported to a CRA would be the same as in the letter because a payment could have been made in between. The letter also adds time and cost for medical debt collectors, who are Ohio small business owners. We request that the amendment be removed from the bill or at least changed to allow the 30-day notice to be sent electronically.

Thank you for your thoughtful consideration of our concerns.

Sincerely,

Lora Miller  
Executive Director

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