



**House Bill 49  
Proponent Testimony**

Gary Dougherty  
Director, State Government Affairs  
American Diabetes Association®  
Senate Small Business and Economic Opportunity Committee  
June 12, 2024

Chairman Lang and Members of the Senate Small Business and Economic Opportunity Committee:

My name is Gary Dougherty and I am the Director of State Government Affairs for the American Diabetes Association® (ADA), the nation's leading voluntary health organization fighting to bend the curve on the diabetes epidemic. Founded in 1940, the ADA is comprised of people with diabetes, healthcare professionals, research scientists, and other concerned individuals. The ADA's mission is to prevent and cure diabetes and to improve the lives of all people affected by diabetes.

I regret that I am unable to join you today; however, I wanted to share with you why the ADA supports House Bill 49 which seeks to address the growing issue of medical debt and the impact it has on Ohioans.

An estimated 38 million Americans, including more than 1.1 million Ohioans, or 12.6% of the adult population, have diagnosed diabetes,<sup>1</sup> a chronic illness that requires continuing medical care and ongoing patient self-management to prevent acute complications and reduce the risk of long-term complications. Ensuring all people with and at risk for diabetes have access to adequate and affordable health care is among ADA's principal policy priorities.

For people diagnosed with diabetes, their medical expenditures are 2.6 times higher than would be expected without diabetes.<sup>2</sup> For families impacted by diabetes, they are also twice as likely to have medical debt when compared to families that do not have a member with diabetes. The ADA strongly supports efforts to minimize financial burdens that can put access to care out of reach for people with diabetes.

People with medical debt have reported this burden as a driving factor for delaying care or not filling their prescriptions.<sup>3</sup> For people with diabetes, it is critical that we eliminate financial barriers that may result in them forgoing the care that they need to manage the disease. Unmanaged diabetes can lead to costly and devastating complications including cardiovascular disease, blindness, amputations, kidney failure, and death.

HB 49 contains provisions that improve transparency in the medical debt collection process. The ADA also supports reasonable limits on credit reporting. Medical debt is a poor indicator of credit risk. An individual's credit score impacts many aspects of their life and should not be an additional burden simply because they became ill or needed medical

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care. Medical debt reported to the credit bureaus lowers an individual's credit score, further impacting their ability to afford medical care.

On behalf of your constituents who are living with or at risk for diabetes, I urge you to support HB 49 as another tool to help address the inequitable financial burden that medical debt represents for people with chronic diseases.

Thank you very much for your attention. If you have any questions, please direct them to me at [gdougherty@diabetes.org](mailto:gdougherty@diabetes.org) and I will do my best to answer them for you.

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<sup>1</sup> [https://diabetes.org/sites/default/files/2024-03/adv\\_2024\\_state\\_fact\\_ohio.pdf](https://diabetes.org/sites/default/files/2024-03/adv_2024_state_fact_ohio.pdf)

<sup>2</sup> <https://diabetesjournals.org/care/article/47/1/26/153797/Economic-Costs-of-Diabetes-in-the-U-S-in-2022>

<sup>3</sup> <https://www.commonwealthfund.org/publications/surveys/2023/oct/paying-for-it-costs-debt-americans-sicker-poorer-2023-affordability-survey>

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