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Jean Schmidt
State Representative

Vice Chair Deeter, Ranking Member Somani, and members of the House Health Committee, thank you for allowing me to provide sponsor testimony on HB 257, the Ohio Medical Debt Fairness Act.

Medical emergencies can happen at any time to anyone. It is important that individuals who seek medical care do not have to worry about the added stress of overwhelming medical bills that follow them for the rest of their lives. Over the course of my time in the legislature, I have heard many stories from Ohioans who have been bogged down by medical debt after receiving necessary care for themselves. Too often, these people are unable to bring themselves out of the financial hole they find themselves in because of the direct consequences that medical debt has on their credit or wages.

This bill will help alleviate some of the hardships that are a result of medical debt. It will cap interest rates at 3% to help limit the growth of the debt over time. It will also prevent wages from being garnished allowing people to continue buying what they need for their families such as food, diapers, or other necessities. Finally, it says that this debt can't show up on a credit report and be used to lower your credit score. This bill will NOT forgive the debt. All it will do is add some guard rails to protect Ohioans from being ruined by medical debt.

Medical debt is not a choice, like it is when a person takes out a car loan and goes into debt. Medical debt occurs when you least expect it and unprepared for the unexpected costs associated with it. We want to give people a chance to rebuild their lives and keep moving forward. This bill is a commonsense bill that would give Ohioans added safeguards so that they can continue their life without extra financial burdens.

Thank you for your time and we are happy to answer any questions.