National
Multiple Sclerosis
Society

Ohio House of Representative Health Committee
Public Hearing –June 4, 2025
Testimony of Holly Pendell, AVP Advocacy
National Multiple Sclerosis Society
Re: HB 257 Proponent

Good afternoon, Chair Schmidt, Vice Chair Deeter, Ranking Member Somani and Members of the Health Committee,

My name is Holly Pendell, I am the Associate Vice President Advocacy for the National MS Society (the Society). Thank you for this opportunity to submit testimony on Ohio House Bill 257, also known as the Ohio Medical Debt Fairness Act. We strongly support this legislation and wish to thank the bill's sponsors, Rep. Schmidt and Rep. Grim for their strong leadership on this issue.

Multiple sclerosis (MS) is an unpredictable disease of the central nervous system. Currently, there is no cure. Symptoms vary from person to person and may include disabling fatigue, mobility challenges, cognitive changes, and vision issues. An estimated 1 million people live with MS in the United States, and early diagnosis and treatment are critical to minimize disability.

MS is a highly expensive disease, with the average total cost of living with MS at $88,487 per year[1]. Disease modifying therapies are the biggest cost of living with the disease, with individuals spending an average of $65,612 more on medical costs than individuals who don't have MS. MS may impact one's ability to work and can generate steep out-of-pocket costs related to medical care, rehabilitation, home and auto modifications, and more.

Because of the chronic nature of the condition, people living with MS bear the financial burden of the disease for the duration of their lives. The high costs of living with MS can leave many affected by it at high risk for medical debt. When medical debt – often incurred through no fault of the individual's own – negatively impacts a person's credit score, it can have an extensive and long-lasting adverse impact on their financial security.

When medical debt becomes too much, individuals often look to manage any additional debt by avoiding further care. Results from a survey commissioned by LLS and the American Cancer Society Cancer Action Network (ACS-CAN) show that 42% of individuals delayed medical care to avoid more debt, with 21% of individuals avoiding going back to the same provider where they owed money for fear of non-treatment, endangering both continuity of, and access to, care[2]. One in seven adults with health care debt say they have been denied care by a provider due to unpaid bills[3]. These situations are untenable for people living with MS as care avoidance may result in disease progression and permanent loss of function. Avoiding going back to the same provider over medical debt may result in a disruption of treatment as the individual loses access to a particular provider.

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[1] 1 "B. Bebo et al. A Comprehensive Assessment of the total economic burden of multiple sclerosis in the United States. ECTRIMS 2021. 15, October, 2021.

[2] https://www.lls.org/sites/default/files/2023-10/Medical%20Debt%20Report.pdf

[3] https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings/

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With her permission, I would like to share Megan Jackson's story. Megan resides in Springboro, Ohio. Megan writes:

> *At 42 years old, I am no longer able to work due to my many health conditions including (but not limited to) MS, Crohn's Disease and psoriatic arthritis. As you can imagine, living with these conditions leads to a lot of stress. Though it is not just the conditions causing that stress – but the cost to treat them. Unfortunately stress also worsens symptoms. It's a difficult cycle.*
>
> *Being sick is unimaginably expensive and at times it can feel insurmountable.*
>
> *Living with these conditions means that I take a lot of medications. In 2022 alone, I charged more than $6,000 on my credit cards for medical and pharmaceutical copays. I meet my deductible of $4,000, and the out-of-pocket maximum of $10,000 in the first four months of every year. That doesn't include money spent on my non-covered expenses like a shower chair, some of my supplies, cooling cloths, ice packs, heating pads etc. All required for my life.*
>
> *I fear the beginning of each year. It's completely financially draining to our family. I cannot imagine how we will ever recover. I am drowning. My story is not unique. There are individuals across Ohio with chronic illnesses that fear receiving their bill in the mail. Therefore, I urge the committee to vote YES on HB 257. By passing legislation to address medical debt, you are greatly improving the future for all Ohioans affected by MS and countless more conditions.*
>
> *Being sick is hard enough on our families without the financial mountain.*

The Society strongly supports policies that minimize the impact of medical debt, like those measures included in HB 257. We urge this committee to act swiftly in moving this legislation through committee, for Megan and thousands like her. Thank you for the opportunity to offer our support for this bill. Please feel free to contact me with any questions.

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