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June 4th, 2025

The Honorable Jean Schmidt
Chair, Ohio House Health Committee
The Ohio House of Representatives
Ohio Statehouse,
Columbus, OH 43215

Chair Schmidt, Vice Chair Deeter, Ranking Member Somani and members of the Ohio House Health Committee, thank you for the opportunity to provide proponent testimony on House Bill 257.

UC Health serves as the only safety-net hospital for the Greater Cincinnati region, and our academic medical centers at University of Cincinnati Medical Center and West Chest Hospital proudly provides world-class care to all injured and critically ill patients in our communities. Our tripartite mission to provide lifesaving clinical care, generate innovative research, and educate the next generations of medical providers all underscore our goal to improve the comprehensive care of patients in the greater Cincinnati region regardless of their ability to pay.

We recognize that medical debt can be a significant barrier to accessing necessary healthcare services and can have long-lasting effects on individuals' financial well-being. House Bill 257 addresses critical issues related to medical debt and aligns with our mission to promote health equity and patient-centered care. House Bill 257 introduces several key provisions aimed at alleviating the burden of medical debt on Ohioans by capping interest rates to a maximum of 3%, prohibiting credit reporting of medical debt, and prohibiting wage garnishment. We believe all these provisions included in the legislation will safeguard individuals in our community from the last effects of medical debt and aggressive collection tactics.

Reducing the financial risks associated with medical debt encourages individuals to seek necessary medical treatment without fear of long-term financial disposition. Limiting interest rates and protecting credit scores help patients maintain financial health, which is essential for overall well-being.

UC Health supports House Bill 257 as it represents a significant step toward addressing the challenges posed by medical debt. We thank the Representative Schmidt and Representative Grim for their commitment to addressing this issue and we respectfully request the committee favorably report House Bill 257.

Sincerely,

A handwritten signature in black ink, appearing to read "Pancioli", with a stylized flourish above the name.

Arthur Pancioli, MD FACEP
Chief Clinical Officer
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