

June 4, 2025

Ohio House Health Committee

**RE: LLS Proponent Testimony – The Ohio Medical Debt Fairness Act (HB 257)**

Chair Schmidt, Vice-Chair Deeter, Ranking-Member Somani and members of the House Health Committee:

I am Lauren Edwards, and I am the State Government Affairs Director at The Leukemia and Lymphoma Society. LLS is grateful for the opportunity to provide proponent testimony on HB 257, the Ohio Medical Debt Fairness Act. We thank Representative Grim and Chair Schmidt for their truly bipartisan leadership in helping to reduce the financial toxicity patients experience as a result of crushing medical debt.

Medical debt is a uniquely unifying challenge—one that cuts across party lines, backgrounds, and communities. In a 2024 survey of Ohio voters, 7 in 10 respondents reported having personal experience with medical debt. Half said they felt “trapped” financially because of their medical debt.<sup>i</sup>

Medical debt is unlike any other type of debt. No one chooses to get cancer. No one can plan for a car crash or a chronic illness flare. Ohioans can do everything “right” but still find themselves facing a cancer diagnosis that changes everything. Far too many families are forced to choose between essential living expenses like putting food on the table and paying rent or pursuing life-saving treatment.

To combat this growing crisis, state legislators across the country are stepping in with bipartisan reforms to protect their constituents from financial ruin.<sup>ii</sup> This important work is extremely popular. Nine in 10 voters in Ohio agree that people facing serious illnesses like cancer should be able to recover and move on without the burden of long-term financial stress or medical debt.<sup>iii</sup>

When voters were asked about specific solutions to reduce the impact of medical debt, each policy outlined in the Ohio Medical Debt Fairness Act received overwhelming support, ranging from 83 to 88% approval across party lines, income levels, and regions of the state. 88% support placing limits on annual interest rates, 84% support banning wage garnishment, and 83% support banning credit reporting for unpaid medical bills.



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These protections do not erase the underlying medical bills or lead to an increased burden on our health systems. They simply give Ohioans the breathing room they need to recover, rebuild, and focus on what's most important – their health.

Thank you for your time and consideration and I respectfully urge your support on HB 257.

Sincerely,

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<sup>i</sup> <https://lrsorg.widencollective.com/assets/share/asset/uhtt7zc3ho>

<sup>ii</sup> <https://www.commonwealthfund.org/publications/fund-reports/2023/sep/state-protections-medical-debt-policies-across-us>

<sup>iii</sup> <https://lrsorg.widencollective.com/assets/share/asset/uhtt7zc3ho>