



Chair Jean Schmidt
House Health Committee
77 S. High Street, 12th Floor
Columbus, Ohio 43215

June 2, 2025

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

On behalf of the undersigned organizations representing patients across Ohio, we write to express our strong support for the Ohio Medical Debt Fairness Act: House Bill (HB) 257. HB 257 is a critical piece of legislation aimed at shielding patients from the crushing burden of medical debt. We thank Chair Schmidt and Representative Grim for their strong bipartisan leadership on this important issue that affects patients and families across all of Ohio.

Medical debt is a significant burden for thousands of Ohioans, often forcing individuals and families to make difficult financial decisions, forego necessary care, or face long-term financial instability. In 2024, The Leukemia and Lymphoma Society commissioned a poll of Ohio voters that found that seven in ten Ohioans have personal experience with medical debt.¹ Medical debt is often cited as one of the primary reasons for families who file bankruptcy and patients facing medical debt are more likely to delay or avoid seeking necessary care.² In fact, nearly half of Ohioans with medical debt reported experiencing pain or illness progression because they avoided seeking medical care for fear of accumulating additional debt.

The Medical Debt Fairness Act offers reasonable steps toward addressing the systemic challenges of medical debt by:

¹ <https://llsorg.widencollective.com/assets/share/asset/uhtt7zc3ho>

² <https://apnews.com/article/medical-debt-legislation-2a4f2fab7e2c58a68ac4541b8309c7aa>

1. Protecting patients from extraordinary medical debt collection methods, including wage garnishment and adverse consumer credit reporting.
2. Limiting interest rates to 3% per year.

These policies are extremely popular and bipartisan. 90% of survey respondents agreed that “people with serious illnesses should be able to move on with their lives and not be burdened by long-term financial stress of medical debt.” Further, 87% agree that “elected officials should pass policies that protect people from going into medical debt.”³ These sentiments are shared among voters in every district across the political spectrum.

Ohio has the opportunity to join over a dozen other states that have enacted similar bipartisan patient protections by passing this legislation. Reducing the negative consequences of medical debt does not remove the obligation to repay the debt where it is owed, but it does promote healthier families, more stable communities, and a stronger Ohio.

We respectfully urge the committee to pass this legislation. Thank you for your attention to this important issue. For additional information, please contact Lauren Edwards at lauren.edwards@lls.org or (804) 922-3446.

Sincerely,

AiArthritis
American Cancer Society Cancer Action Network
American Diabetes Association
American Lung Association
Autoimmune Association
Diabetes Leadership Council
Diabetes Patient Advocacy Coalition
The Leukemia and Lymphoma Society
Little Hercules Foundation
Mental Health America of Ohio
National Multiple Sclerosis Society
National Psoriasis Foundation
Ohio Bleeding Disorders Council
Oncology Nursing Society

³ <https://llsorg.widencollective.com/assets/share/asset/uhtt7zc3ho>

Oncology Nursing Society – Columbus Chapter
Ohio Sickle Cell and Health Association
University of Cincinnati Medical Center