

Testimony of Olivia Hiltbrand, Survivor, Advocate & Storyteller

Date | House Health Committee | Ohio General Assembly

Chair Schmidt, and members of the committee:

Thank you for the opportunity to testify today. My name is Olivia Hiltbrand, and I'm here to speak in strong support of the Ohio Medical Debt Fairness Act.

In October 2020, at 31 years old, I was diagnosed with T-cell acute lymphoblastic leukemia. At the time, I had done everything I thought a responsible adult should do. I had a full-time job, comprehensive health insurance, thousands of dollars put away in a Health Savings Account, and disability coverage through my employer. I believed I was prepared for the unexpected.

But nothing could prepare me for what followed.

I spent three weeks in the hospital at the beginning of my nearly three-year-long treatment. During that time alone, my medical bills were almost \$200,000. In the first years of treatment, I spent more than **50** days in the hospital. I received dozens of chemotherapy treatments and a dozen brain radiation treatments, underwent painful procedures like bone marrow biopsies and lumbar punctures, and took medications that came with their own out-of-pocket costs and side effects. By the 14-month mark, my treatment plan had cost more than one million dollars, just to keep me alive. Even though I had good insurance, we were still paying tens of thousands of dollars. At that point, I stopped keeping track of how much it was all costing. It was incredibly discouraging.

We drained our HSA long before my treatment ended. A friend and coworker even started a GoFundMe to help with the costs. Despite having insurance, savings, and a support system, we still needed outside help just to get through.

Now, almost two years after completing treatment, my family and I are still trying to recover financially. Cancer disrupted not only my health, but also my career, and my husband's. We're still digging out from the impact. And as difficult as it's been for us, I know we're among the fortunate ones. Because I had insurance, we paid tens of thousands of dollars, instead of millions — and even that burden has been crushing.

The Ohio Medical Debt Fairness Act is about protecting people like me — people who did everything right and still ended up buried in medical debt. Even more so, it's about protecting people who don't have the savings and resources I had. It's about recognizing that illness should not come with a lifetime of financial instability. And it's

about ensuring Ohioans like me can continue paying their bills without enduring years of financial ruin, all because we survived.

Thank you for your time and I urge you to support House Bill 257.