



**House Bill 257
Proponent Testimony**

Gary Dougherty
Director, State Government Affairs
American Diabetes Association®
House Health Committee
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Chair Schmidt and Members of the House Health Committee:

My name is Gary Dougherty and I am the Director of State Government Affairs for the American Diabetes Association® (ADA), the nation's leading voluntary health organization fighting to bend the curve on the diabetes epidemic. Founded in 1940, the ADA is comprised of people with diabetes, healthcare professionals, research scientists, and other concerned individuals. The ADA's mission is to prevent and cure diabetes and to improve the lives of all people affected by diabetes.

I regret that I am unable to join you today; however, I want to thank Rep. Grim and the Chair for introducing legislation to protect consumers from the overwhelming burden of medical debt.

For people diagnosed with diabetes, their medical expenditures are [2.6 times higher](#) than would be expected without diabetes, creating financial burdens. Furthermore, people with chronic diseases, like diabetes, are disproportionately [more likely to bear](#) medical debt. The ADA strongly supports efforts to minimize financial burdens that can put access to care out of reach for people with diabetes.

People with medical debt have [reported](#) it as a driving factor for delaying care or not filling their prescriptions. For people with diabetes, it is critical that we eliminate financial barriers that may result in them forgoing the care they need to manage the disease. Unmanaged diabetes can lead to costly and devastating complications including cardiovascular disease, blindness, amputations, kidney failure, and death.

The ADA applauds efforts to ensure that the stress and burden of medical debt does not impede access to care for people with diabetes.

Among the provisions of HB 257, ADA is particularly supportive of limiting interest on medical debt to 3%. Limiting interest from accruing on medical debt will help minimize the financial burden on patients. Large interest rates increase the amount patients owe, significantly impacting their ability to afford medical treatment.

HB 257 also prohibits health care providers and debt collectors from reporting medical debt to credit agencies. An individual's credit score impacts many aspects of their life. Medical debt reported to the credit bureaus lowers an individual's credit score, making it more difficult to secure a favorable interest rate, further impacting their ability to afford medical care.

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The American Diabetes Association® is encouraged to see the legislature address the burden of medical debt and urges your support for HB 257 as another tool to ensure people with diabetes can afford the care they need to manage the disease and thrive.

Thank you very much for your attention. If you have any questions, please direct them to me at gdougherty@diabetes.org and I will do my best to answer them for you.

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