



Ohio House Health Committee

June 4, 2025

Proponent Testimony – HB 257, Ohio Medical Debt Fairness Act

Leo Almeida, Ohio Government Relations Director, ACS CAN

Chair Schmidt, Vice Chair Deeter, Ranking Member Somani, and members of the House Health Committee, I am Leo Almeida, Ohio Government Relations Director for the American Cancer Society Cancer Action Network (ACS CAN). ACS CAN is the non-partisan, non-profit advocacy affiliate of the American Cancer Society. We advocate for evidence-based public policies to reduce the cancer burden for everyone. ACS CAN recognizes the impact of medical debt on people with cancer, caregivers and their families. In addition to supporting policies that ensure affordable access to comprehensive healthcare coverage, ACS CAN advocates for policies that prevent the occurrence of medical debt and reduce the impact of incurred medical debt on individuals and families.

ACS CAN supports House Bill 257 which would cap the interest rate on medical debt, prohibit wage garnishment for collection of unpaid medical debt, and prohibit the use of medical debt on credit reports. An analysis done by KFF found that 9.1% of adults in Ohio have medical debt.ⁱ HB 257 represents an opportunity for our state to reduce the consequences of medical debt. In 2025, an estimated 77,010 Ohioansⁱⁱ are expected to be diagnosed with cancer and as of 2022, there was an estimated 638,290 cancer survivors living in Ohio.ⁱⁱⁱ Unfortunately, people with cancer often bear significant health care costs because they can have substantial health care needs, are high utilizers of health care services, use many different providers, and sometimes require more expensive treatments. These elevated costs continue after active treatment into survivorship, with patients often requiring maintenance treatments, monitoring for disease progression and recurrence, and treatment from ongoing side effects or late and long-term effects of their cancer or cancer treatment.^{iv} As a result, patients with cancer often also experience the devastating financial consequences of medical debt. A recent study found that cancer patients were 71% more likely than Americans without the disease to have bills in collections, face tax liens and mortgage foreclosure and were 2½ times more likely to declare bankruptcy.^v

In March 2024, an ACS CAN survey of cancer patients and survivors found that of the cancer patients and survivors in the survey,^{vi} more than half have incurred debt in order to pay for their cancer care or expect to incur debt as they continue treatment (47% and 13%, respectively). Nearly all (98%) of patients surveyed reported being insured at the time their medical debt was incurred. The survey results also reflected the reality that the impacts of cancer-related medical debt are not felt equally and further deepen disparities. Black and Hispanic patients and survivors with medical debt are about twice as likely as White respondents to report being denied care due to their debt (13% and 14%, respectively). Black

respondents are also more likely to report being contacted by collections agencies (66%) and to feel harassed by them (44%).

The survey also found that those who have accumulated medical debt to pay for their cancer care were three times as likely to be behind on recommended cancer screenings, despite cancer patients typically being highly motivated when it comes to prevention and early detection.^{vii} These findings were in line with broader evidence that medical debt impacts health outcomes. People with medical debt are more likely to delay or forego care due to cost, which is associated with increased mortality risk among cancer survivors.^{viii} U.S. counties with higher levels of medical debt are also more likely to have significantly higher rates of cancer mortality.^{ix} Further, medical debt is associated with more days of poor physical and mental health, more years of life lost, and higher mortality rates.^x Other research also documents the negative effect medical debt has on people with cancer including housing concerns, and strained relationships.^{xi}

Addressing the issue of medical debt in Ohio is critical to accomplishing ACS CAN's mission to reduce the cancer burden for everyone. Where medical debt cannot be prevented, we must minimize the negative impacts medical debt has on patient's health, quality of life, and financial wellbeing. We urge the committee to support HB 257, which will help to reduce the burden of medical debt for Ohio patients and their families. We look forward to continuing to work with you to make health care more affordable, and prevent Ohioans with cancer from incurring medical debt as a result of necessary cancer treatment by addressing the upstream causes of medical debt.

Thank you for your consideration of this important legislation. I'm happy to answer any questions you might have.

ⁱ Rakshit, S., Rakshit, S., Twitter, M. R., Claxton, G., Amin, K., & Twitter, C. C. 2024, February 12. The burden of medical debt in the United States. Peterson-KFF Health System Tracker.

<https://www.healthsystemtracker.org/brief/the-burden-of-medical-debt-in-the-united-states/>

ⁱⁱ American Cancer Society. Cancer Facts & Figures 2024. Atlanta: American Cancer Society; 2024.

ⁱⁱⁱ American Cancer Society. Cancer Treatment & Survivorship Facts & Figures 2022-2024. Atlanta: American Cancer Society; 2022.

^{iv} Ekwueme DU, Zhao J, Rim SH, de Moor JS, Zheng Z, Khushalani JS, Han X, Kent EE, Yabroff KR. Annual Out-of-Pocket Expenditures and Financial Hardship Among Cancer Survivors Aged 18-64 Years - United States, 2011-2016. MMWR Morb Mortal Wkly Rep. 2019 Jun 7;68(22):494-499. doi: 10.15585/mmwr.mm6822a2. PMID: 31170127; PMCID: PMC6553808.

^v Shankaran V, Li L, Fedorenko C, Sanchez H, Du Y, Khor S, Kreizenbeck K, Ramsey S. Risk of Adverse Financial Events in Patients With Cancer: Evidence From a Novel Linkage Between Cancer Registry and Credit Records, 2022. Journal of Clinical Oncology 40:8, 884-891

^{vi} Survivor Views: Majority of Cancer Patients & Survivors Have or Expect to Have Medical Debt. ACS CAN. May 2024. <https://www.fightcancer.org/policy-resources/survivor-views-majority-cancer-patients-survivors-have-or-expect-have-medical-debt>

^{vii} Survivor Views: Majority of Cancer Patients & Survivors Have or Expect to Have Medical Debt. ACS CAN. May 2024. <https://www.fightcancer.org/policy-resources/survivor-views-majority-cancer-patients-survivors-have-or-expect-have-medical-debt>

^{viii} Yabroff KR, Han X, Song W, Zhao J, Nogueira L, Pollack CE, Jemal A, Zheng Z. Association of Medical Financial Hardship and Mortality Among Cancer Survivors in the United States. *J Natl Cancer Inst.* 2022 Jun 13;114(6):863-870.

^{ix} Xin Hu, Zhiyuan Zheng, Kewei Sylvia Shi, Robin Yabroff, and Xuesong Han. Association of medical debt and cancer mortality in the US. *Journal of Clinical Oncology* 2023 41:16_suppl, 6505-6505

^x Han X, Hu X, Zheng Z, Shi KS, Yabroff KR. Associations of Medical Debt With Health Status, Premature Death, and Mortality in the US. *JAMA Netw Open.* 2024;7(3):e2354766. doi:10.1001/jamanetworkopen.2023.54766

^{xi} Banegas MP, Schneider JL, Firemark AJ, et al. The social and economic toll of cancer survivorship: a complex web of financial sacrifice. *J Cancer Surviv.* 2019;13(3):406-417. doi:10.1007/s11764-019-00761-1