



Proponent Testimony on House Bill 257
Submitted to the Ohio House Health Committee
By Lauren Holly, Brain Injury Association of Ohio
June 4, 2025

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

Thank you for the opportunity to submit testimony today in support of House Bill 257. My name is Lauren Holly, and I represent the Brain Injury Association of Ohio, the statewide voice for individuals living with brain injury, their families, and professionals who support them.

Each year, thousands of Ohioans sustain traumatic brain injuries due to motor vehicle crashes, falls, strokes, overdoses, assaults, or other medical events. The path to recovery is long and costly. Survivors often require emergency care, intensive hospital stays, surgeries, rehabilitation therapies, mental health support, and long-term case management. These services are essential—but for many survivors, they also come with devastating medical bills.

Many of the individuals we serve are unable to return to work right away, if ever. They may be relearning how to walk, talk, or manage daily tasks. In this context, receiving collections notices or facing wage garnishment can derail progress and deepen the psychological trauma of the injury itself.

HB 257 would offer crucial relief to the brain injury survivors we serve. By capping the interest rate on medical debt and prohibiting wage garnishment, this legislation would give brain injury survivors—and so many others—room to focus on healing, not harassment. It would allow them to prioritize physical and cognitive recovery without the constant fear of financial ruin.

We support the fair and balanced reforms outlined in HB 257 because they reflect the reality that medical debt is not a moral failing—it is often the result of a medical emergency. These reforms will not only improve the financial well-being of Ohioans but also support their health outcomes.

The Brain Injury Association of Ohio urges the committee to advance this bill. Survivors of brain injury already face immense challenges. Let's not let medical debt be the one that breaks them.



Thank you for your time and leadership in working to ensure the health and wellness of Ohioans.

Respectfully submitted,

Lauren Holly

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