

June 4, 2025

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

Re: Proponent Testimony – The Ohio Medical Debt Fairness Act (HB 257)

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

On behalf of the Diabetes Patient Advocacy Coalition (DPAC), I write to provide proponent testimony on HB 257, the Ohio Medical Debt Fairness Act. DPAC is a grassroots alliance of thousands of people with diabetes, caregivers, patient advocates, health professionals, disease organizations and health agencies working collaboratively to promote and support public policy initiatives to improve the health of people with diabetes.

A 2022 investigation by KFF Health News found that 100 million people in the U.S. have health care debt, a burden that can be devastating for people with chronic illnesses such as diabetes.¹ People with diabetes have more than twice the medical expenses annually as those without the disease.² Living with a chronic disease such as diabetes means facing constant costs of doctors' visits, lab work, and lifesaving and life-sustaining medications, devices, and supplies even during the best of times when you are managing your health and not facing additional complications. No one chooses to go into medical debt and it can become a spiraling problem even for those who have health insurance. The KFF Health News data highlighted that counties with the highest share of residents with multiple chronic conditions had the most medical debt. They note that illness is a stronger predictor of medical debt than either poverty or insurance.

We support HB 257 as a critical step to address the burden of medical debt by protecting patients from extraordinary medical debt collection methods, including wage garnishment and adverse consumer credit reporting, and limiting interest rates to 3% per year. Thank you for your consideration of this legislation. Please do not hesitate to reach out to me (ecallahan@diabetespac.org) should you have any questions or need more information.

Respectfully,



Erin M. Callahan
Chief Operating Officer
Diabetes Patient Advocacy Coalition

¹ KFF Health News, [100 Million People in America Are Saddled With Health Care Debt](#), June 16, 2022.

² American Diabetes Association. [Economic Costs of Diabetes in the U.S. in 2017](#). Diabetes Care. 2018 May;41(5):917-928. doi: 10.2337/dci18-0007. Epub 2018 Mar 22. PMID: 29567642; PMCID: PMC5911784.