



**Ohio House of Representatives
Health Committee
House Bill 257
Kezia Ofosu Atta, Director of Advocacy
American Lung Association, Ohio
June 3, 2025**

Chair Schmidt, Vice Chair Deeter, Ranking Member Somani, and members of the House Health Committee, my name is Kezia Ofosu Atta. I am the Director of Advocacy for the American Lung Association in Ohio. The Lung Association is the nation's oldest voluntary public health organization, with a mission to save lives by improving lung health and preventing lung disease through research, education and advocacy, representing more than 34 million Americans living with lung disease including more than 1.8 million Ohioans.

Thank you for the opportunity to testify on House Bill 257, which provides important patient protections to shield patients from the negative impact of medical debt by limiting the interest rate on medical debt to 3% per annum, prohibiting healthcare providers and collection agencies from reporting medical debt to consumer reporting agencies, and preventing the garnishment of personal earnings for medical debt incurred after the bill's effective date. The American Lung Association strongly supports this bill as an integral way to address the burden of medical debt on people with lung disease and other health conditions in Ohio.

House Bill 257 provides reasonable protections to shield patients from the negative impact of medical debt. One in twelve adults in the US, or nearly 20 million people, owe some form of medical debt, despite the coverage options and protections currently in place.¹ In Ohio alone, approximately 810,000 individuals report having medical debt in a given year.² A further three in ten adults in the US who do not already have medical debt are unable to unexpectedly pay a \$500 bill without borrowing money and are vulnerable to falling into debt.³

The consequences of medical debt are overwhelming, particularly for patients with health conditions.⁴ Patients and families are often forced to forgo other necessities in order to manage their debt, including basic household needs like utilities, rent or

mortgage and food, to get care and manage their health conditions.⁵ Patients with medical debt may also delay or avoid healthcare in order to make ends meet, which can worsen health outcomes for patients with chronic lung disease.⁶

The burden of medical debt is not equally distributed: Black and Hispanic adults and women are disproportionately more likely than their white and male counterparts to report having fallen into medical debt.⁷ Medical debt is also more likely to impact low- and middle-income adults and those without health insurance.⁸ An estimated 47% of patients with cancer and cancer survivors, including lung cancer, carry medical debt related to their cancer.⁹ Action is needed to address the severe and unequal burden of medical debt in the US.

The American Lung Association strongly supports House Bill 257 and thanks the Ohio General Assembly for their continued commitment to the health and wellbeing of the residents of Ohio. We encourage swift action to move the bill out of the House Health Committee and passage by the General Assembly.

¹Rakshit, Shameek et al. The Burden of Medical Debt in the United States. Peterson Center on Healthcare, KFF. February 12, 2024. Available at: <https://www.healthsystemtracker.org/brief/the-burden-of-medical-debt-in-the-united-states/#Share%20of%20aggregate%20total%20medical%20debt%20in%20the%20U.S.,%20by%20the%20amount%20of%20debt%20individuals%20owe,%202021>

²Rakshit, Shameek et al. The Burden of Medical Debt in the United States. Peterson Center on Healthcare, KFF. February 12, 2024. Available at: <https://www.healthsystemtracker.org/brief/the-burden-of-medical-debt-in-the-united-states/#Share%20of%20aggregate%20total%20medical%20debt%20in%20the%20U.S.,%20by%20the%20amount%20of%20debt%20individuals%20owe,%202021>

³Lopes, Lunna et al. Health Care Debt in the U.S.: The Broad Consequences of Medical and Dental Bills. KFF. June 16, 2022. Available at: <https://www.kff.org/health-costs/report/kff-health-care-debt-survey/>

⁴ Nora V. Becker, et al., [Association of chronic disease with patient financial outcomes among commercially insured adults](#), JAMA Med Int. August 22, 2022; Patrick Richard, et al., [The Financial Burden of Cancer on Families in the United States](#), Int J Environ Res Public Health, April 2021; and Patrick Richard, Regine Walker, and Pierre Alexandre, [The burden of out of pocket costs and medical debt faced by households with chronic health conditions in the United States](#)," PLoS One, June 25, 2018

⁵ Semret Seyoum et al, Cost Burden Among CF Population in the United States: A Focus on Debt, Food Insecurity, Housing and Health Services," Journal of Cystic Fibrosis, Vol. 22, Issue 3, May 2023, <https://www.sciencedirect.com/science/article/abs/pii/S1569199323000036>

⁶ Collins, Sara et al. Paying for It: How Health Care Costs and Medical Debt Are Making Americans Sicker and Poorer. The Commonwealth Fund. October 26, 2023. Available at:

https://www.commonwealthfund.org/publications/surveys/2023/oct/paying-for-it-costs-debt-americans-sicker-poorer-2023-affordability-survey?check_logged_in=1&utm_source=newsletter&utm_medium=email&utm_campaign=newsletter_axiosvitals&stream=top

⁷ Lopes, Lunna et al. Health Care Debt in the U.S.: The Broad Consequences of Medical and Dental Bills. KFF. June 16, 2022. Available at: <https://www.kff.org/health-costs/report/kff-health-care-debt-survey/>

⁸ Rakshit, Shameek et al. The Burden of Medical Debt in the United States. Peterson Center on Healthcare, KFF. February 12, 2024. Available at: <https://www.healthsystemtracker.org/brief/the-burden-of-medical-debt-in-the-united-states/#Share%20of%20aggregate%20total%20medical%20debt%20in%20the%20U.S.,%20by%20the%20amount%20of%20debt%20individuals%20owe,%202021>

⁹ Survivor Views: Majority of Cancer Patients & Survivors Have or Expect to Have Medical Debt. American Cancer Society Cancer Action Network. May 9, 2024. Available at: <https://www.fightcancer.org/policy-resources/survivor-views-majority-cancer-patients-survivors-have-or-expect-have-medical-debt#:~:text=Nearly%20half%20of%20cancer%20patients,for%20more%20than%20three%20years.>