

# TEAM RECOVERY

September 15, 2025

The Honorable Jean Schmidt, Chair  
Ohio House Health Committee  
Statehouse  
Columbus, OH 43215

Dear Chair Schmidt and members of the House Health Committee,

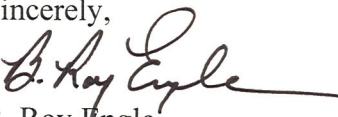
My name is Roy Engle, and I am President of Team Recovery in Stow, Ohio. My wife Leslie and I started Team Recovery in 1999 with a mission to help doctors, hospitals, and their patients resolve balances that were owed after services were rendered. We have successfully accomplished this goal throughout our 26 years in business and believe we have a "from the trenches" perspective as to why H.B. 257 would be severely detrimental to our great state.

Medical providers (especially in rural areas) are under extreme financial pressure to provide the type of quality care that is expected in Ohio. While there are excellent charity care programs in existence for the low-income patient, if H.B. 257 passes, the patient that does have the resources to pay for services rendered will no longer have to pay. H.B. 257 does not address the root cause of medical debt but does make matters worse for our state by eliminating the credit reporting of medical debt. If a patient does not pay voluntarily and there are no credit reporting or legal remedies available, then there is no way to recover payment for services rendered. The medical provider will be severely hurt and in many cases these providers are larger employers in their communities. Their financial stability affects the employment of thousands of Ohio citizens. Also, if hospitals and doctors can't get paid, they will most likely increase their demands for payment prior to treatment. Thus, H.B. 257 will help to limit patient access to the healthcare that so many patients need.

Additionally, if H.B. 257 becomes law in the state of Ohio, the possibility of patients having no incentive to carry health insurance becomes reality. If a patient knows they do not need to pay, why would they carry health insurance? This could disrupt the whole healthcare system in our state. The American Hospital Association, The Wall Street Journal, and the Health Care Financial Management Association all have weighed in on this becoming a possible reality if bills like H. B. 257 become law.

Thank you for your consideration and I hope this information will be helpful to you.

Sincerely,

  
B. Roy Engle  
President

3928 Clock Pointe Trail  
Suite 101  
P.O. Box 1643  
Stow, OH 44224

Phone: 330-916-7030  
Fax: 330-916-7035

Cc The Honorable Derrick Hall