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

Dear Chair Schmidt and members of the House Health Committee,

On behalf of Witkes Law Firm, I write in opposition to House Bill 257, the so-called “Medical Debt Fairness Act.” While well-intentioned, the provisions of HB 257 would have devastating consequences not only for creditors but also for the healthcare providers and businesses who rely on timely payment to keep their doors open.

### **1. Prohibiting Wage Garnishments**

Eliminating garnishment as a lawful tool removes one of the only meaningful ways to secure repayment from individuals who have the ability — but refuse — to meet their obligations. Without this tool, providers will be forced to absorb mounting losses, which ultimately threatens jobs, raises costs for all patients, and drives smaller providers out of business.

### **2. Prohibiting Credit Reporting of Medical Debt**

Credit reporting is not about punishment — it is about accountability. Removing this mechanism strips away the incentive for debtors to prioritize medical bills at all. When repayment becomes optional, collection rates plummet, making it unsustainable for hospitals, clinics, and small physician practices to extend care on credit.

### **3. Capping Interest at 3%**

Medical providers are already stretched thin, often operating on razor-thin margins. Artificially capping interest well below the market rate shifts all risk onto providers and their partners. This will deter financing, discourage medical providers from offering flexible payment plans, and further limit patient access to care.

### **The Broader Impact**

Passage of HB 257 would not just affect large hospitals. It would devastate countless smaller businesses — local providers, community clinics, collection firms, and the very companies who support Ohio’s healthcare infrastructure. Many of these employers operate on slim margins and rely on fair, enforceable repayment to survive. This bill, if enacted, would accelerate closures, consolidate healthcare into fewer, larger players, and ultimately **reduce access and increase costs for patients across Ohio.**

We intend to supplement this testimony with the direct perspective of our client, Revco, who can speak to the real-world impact these measures would have on their operations and the providers they serve. Their testimony will show plainly that HB 257 would not create “fairness,” but rather shift unsustainable burdens onto businesses that keep healthcare accessible.

For these reasons, we respectfully urge the Committee to reject HB 257. Ohioans deserve a balanced system — one that protects consumers from abuse without crippling the very providers and businesses that serve them.

Thank you for your consideration.

Respectfully submitted,

Alicia Paley

COO, Witkes Law Firm