



Jessica E. Miranda

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Chairman Hillyer, Vice Chair Grendell, Ranking Member Galonski, thank you for the opportunity to testify on this emergency legislation. As my colleague said, HB 32 will only halt debt collection and accrual of interest to entities that the legislature has authority over which are any state operated hospitals or institutions of higher education. Representative Ingram and I are not seeking to halt debt collection for any reason other than medical or student debt. As we all know, the accrual of fees and interest on this debt negatively impact students and working families in normal circumstances. However, the constantly increasing size of debt during an unprecedented pandemic and economic crisis may make the prospect of future financial stability impossible. For this reason, this bill is so important. We must halt the accrual of these fees and interest throughout the duration of the COVID-19 emergency period so as to put Ohioans in the best possible position to manage their financial future post pandemic. For some, providing this relief could be the difference as to whether or not they are able to make next month's rent, get food on their table, or spend their money on supporting local businesses. In this unprecedented health and economic crisis we must resolve to provide relief to as many people as possible. And while we cannot stop all medical and student debt collection in the state of Ohio we can certainly halt the state's or state affiliated entities' collection of debt. Chairman Hillyer, Vice Chair Grendell, Ranking Member Galonski and all other members of the House Civil Justice

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Committee I thank you for your time and we would be happy to answer any questions you may have.

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