

Testimony in support of H7103 (medical debt) and H7577 (healthcare provider shield bill)

House Committee on Judiciary

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The Economic Progress Institute strongly supports Rep. Shallcross Smith's H7103 and Rep. Edwards' H7577, both of which would make healthcare more accessible and equitable in RI without having to spend state funds.

All Rhode Islanders deserve to get the healthcare they need without facing financial ruin or the loss of their home. **Rep. Shallcross Smith's H7103** would financially protect vulnerable Rhode Islanders from harmful medical debt collection practices by prohibiting liens on people's homes, prohibiting wage garnishment, prohibiting reporting medical debt to credit bureaus, and capping interest on medical debt at three percent. According to the CFPB, medical debt is the number one cause of personal bankruptcies in the US, with \$88 billion of medical debt currently in collections. H7103 would not only protect all Rhode Islanders, it would also improve equity and reduce racial disparities by providing relief to Black and Latino families who are more likely to have medical debt than their White counterparts.

Since its founding, Rhode Islanders have been known for valuing our freedom. However, across the country, doctors and patients providing and seeking gender-affirming medical care, as well as contraceptive and abortion care, have been under relentless attack for trying to exercise their rights to bodily autonomy. At a time when many medical providers are leaving the industry and we are struggling to retain medical practitioners in Rhode Island, it is imperative that we protect the rights of medical providers and those seeking their care in our state. **Rep. Edwards' H7577**, Health Care Provider Shield Bill, would prohibit any individual from interfering with another's access to transgender health care services and reproductive health care services. The bill is designed to protect established, best-practice medical care that is legal in Rhode Island, and to ensure that our local providers and health care infrastructure are not harmed by hostile laws in other states. Medical providers and patients deserve to do their jobs and receive medical treatment without fear of harassment or legal repercussions.

Both H7103 and H7577 will protect Rhode Islanders from financial and medical suffering, maintain personal liberty for providers and patients, and improve equity by reducing disparities for Black, Latino, and transgender communities. The Economic Progress Institute urges passage.