

March 5, 2024

House Committee on Judiciary Rhode Island State House HouseJudiciary@rilegislature.gov

Re: Testimony SUPPORTING House Bill 7103, Medical Debt Protection

Dear Chair Craven and Honorable Committee Members,

Thank you for the opportunity to submit this testimony in support of House Bill 7103.

ABC-RI represents the rights and interests of residents of long-term care. We find it appalling that Rhode Islanders can suffer illness and injury, strive to recover in a nursing home, and then find themselves ruined financially—even to the point of losing their homes—because of the medical debt they incurred. It is absurd that Rhode Islanders can be utterly destroyed financially because their health insurance does not adequately cover the care they need. HB7103 does not solve the root problem, but it does ameliorate some of the worst effects, and so we urge your support.

We would also like to suggest strengthening the bill by including a clause to **prohibit the charging of interest on medical debt.** 

Thank you for your time and attention, and for all of your work on behalf of all Rhode Islanders.

Sincerely,

Kathleen Gerard, ABC-RI