



House Judiciary Committee Testimony in Support of H7103

TO: Rep. Robert E. Craven, Sr., Chair
Rep. Carol Hagan McEntee, First Vice Chair
Rep. Jason Knight, Second Vice Chair
Members of the House Judiciary Committee

FROM: American Cancer Society Cancer Action Network (ACS CAN)

DATE: March 5, 2024

SUBJECT: Support for H7103

The American Cancer Society Cancer Action Network (ACS CAN) is the non-partisan, non-profit advocacy affiliate of the American Cancer Society. We advocate for evidence-based public policies to reduce the cancer burden for everyone. ACS CAN appreciates the House Judiciary Committee's interest in considering this bill, and for the opportunity to provide comment.

ACS CAN supports H7103, which would establish critical protections for cancer patients and their families facing the harmful burden of medical debt. Medical debt impacts many people with cancer, caregivers and their families. Our organization has long fought for public policies, like access to comprehensive and affordable health insurance coverage – that reduce the likelihood or severity of that debt. Unfortunately, many Americans remain uninsured or underinsured and even those with comprehensive coverage can still incur significant medical debt.^{i,ii}

People with cancer often bear significant health care costs because they can have substantial health care needs, are high utilizers of health care services, use many different providers, and sometimes require more expensive treatments. They also must pay many indirect costs, like transportation and lodging as well as losing wages due to unpaid time off or job loss, that add to their already heavy cost burden.

A recent survey of cancer patients showed that roughly half (51%) of cancer survivors surveyed carried cancer-related medical debt – with African American respondents more likely to have debt than white respondents. Of those respondents with debt, 53% had their debt go to collections, while 46% said their debt negatively impacted their credit.ⁱⁱⁱ

Addressing the issue of medical debt in the United States and in Rhode Island is critical to accomplishing ACS CAN's mission to reduce the cancer burden for everyone. To further make health care affordable, we must work to prevent people with cancer, survivors, caregivers and their families from incurring medical debt as a result of necessary cancer treatment. Where medical debt cannot be prevented, we must minimize the negative impacts medical debt has on

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patient's health, quality of life, and financial wellbeing. We urge the Committee to pass H7103, which will take critical steps toward that goal, and help protect Rhode Islanders against the harms of medical debt.

Please feel free to contact ACS CAN's Rhode Island Government Relations Director, Ryan T. Strik, at ryan.strik@cancer.org or at (401) 259-1052 for any additional questions or information.

Thank you for your consideration.

A handwritten signature in black ink, appearing to read "Ryan Strik".

Ryan T. Strik
Rhode Island Government Relations Director
ACS CAN

ⁱ Banegas MP, Guy GP, de Moor JS, et al. For Working-Age Cancer Survivors, Medical Debt And Bankruptcy Create Financial Hardships. Health Aff (Millwood).

ⁱⁱ Death or Debt? National Estimates of Financial Toxicity in Persons with Newly-Diagnosed Cancer - The American Journal of Medicine. Accessed April 9, 2021. [https://www.amjmed.com/article/S0002-9343\(18\)30509-6/fulltext](https://www.amjmed.com/article/S0002-9343(18)30509-6/fulltext)

ⁱⁱⁱ Survivor Views: Cancer & Medical Debt. American Cancer Society Cancer Action Network. February 2022. <https://www.fightcancer.org/policy-resources/survivor-views-cancer-medical-debt>