

The Honorable John Carney
1406 Longworth House Office Building
Washington, D.C. 20515

The Honorable Andy Barr
1432 Longworth House Office Building
Washington, D.C. 20515

May 18, 2015

Dear Representatives Carney and Barr,

The undersigned organizations write to thank you for your leadership and timely introduction of the **Medical Debt Relief Act of 2015** in the United States House of Representatives. We wholeheartedly endorse this bipartisan legislation which would provide much needed protection for patients and consumers struggling with medical debt.

As you well know, medical debt is a widespread and growing problem in our country affecting all patient populations regardless of age, insurance status or ethnicity. A recent report based on data from the National Health Information Survey demonstrated the prevalence and impact of this issue—their data showed that more than one in five Americans under age 65 were in families that were having problems paying medical bills. While our organizations serve the interests of individuals from all backgrounds and income levels, patients and consumers with low to middle range household incomes often fall into medical debt as a result of an unexpected diagnosis or ongoing treatment. Medical debt is both unpredictable and involuntary, and in numerous cases, the consequence of this financial hardship caused by the overwhelming burden of medical debt has been the loss of employment or a home for many patients and consumers.

This vital legislation recognizes and seeks to address the involuntary nature of medical debt for the millions of patients and families it impacts each year, as well as the concern that medical debt is incurred by the patient in the most of trying of times through no fault of their own and is not predictive of a patients or consumer’s future creditworthiness. This is critically important to patients, who deserve to focus on their treatment and recovery, rather than the financial hardship caused by their illness.

The collective advocacy efforts of our organizations are informed and influenced by the experience of our respective constituencies of patients and consumers who often face severe illnesses and, unfortunately, as a result struggle to afford the treatment they need. What is more, the negative impact of settled medical debts remaining on credit reports often yields additional hardships beyond medical treatment, including difficulty securing such necessities as lines of credit, car loans, and access to housing. The provisions in your bill will go a long way towards relieving one of the most significant burdens that patients and families face when seeking medical care for an unforeseen illness, and we applaud your efforts to ensure that patients and their families are not unfairly penalized when such difficult situations arise.

We thank you for your leadership in advancing these important tenets in the United States Congress, and for your continued work on behalf of patients and consumers who face financial hardship due to medical debt.

Sincerely,

The AIDS Institute
The ALS Association
American Autoimmune Related Diseases Association
American Brain Tumor Association
American Heart Association
Americans for Financial Reform
Association of Community Cancer Centers
Bladder Cancer Advocacy Network
C-Change
CancerCare
Cancer Support Community
Colon Cancer Alliance
Community Catalyst
Consumer Action
Consumer Federation for America
Consumers Union
Crohn's & Colitis Foundation of America
Cutaneous Lymphoma Foundation
Demos
Families USA
Fight Colorectal Cancer
FORCE: Facing Our Risk of Cancer Empowered
Health Law Advocates
Huntington's Disease Society of America
Hypertrophic Cardiomyopathy Association
Immune Deficiency Foundation
International Myeloma Foundation
Kidney Cancer Association
Latino Commission on AIDS
Leading Builders of America
Leapfrog Group for Patient Safety
The Leukemia & Lymphoma Society
Lung Cancer Alliance
Marti Nelson Cancer Foundation
Men's Health Network
The Mended Hearts, Inc.
Mortgage Bankers Association
NAACP

National Alliance on Mental Illness
National Association of Home Builders
National Association of Mortgage Brokers
National Coalition for Cancer Survivorship
National Community Reinvestment Coalition
National Consumer Law Center (on behalf of its low-income clients)
National Consumers League
National Fair Housing Alliance
National Health Council
National Hemophilia Foundation
National Multiple Sclerosis Society
National Organization for Rare Disorders
National Patient Advocate Foundation
National Psoriasis Foundation
Oncology Nursing Society
Ovarian Cancer National Alliance
Parkinson's Action Network
Patient Access Network Foundation
Prevent Cancer Foundation
RetireSafe
Sisters Network Inc.
U.S. Pain Foundation
U.S. PIRG
ZERO - The End of Prostate Cancer