

The Honorable Jeff Merkley
313 Hart Senate Office Building
Washington, DC 20510

February 24, 2016

Dear Senator Merkley,

The undersigned organizations write to thank you for your leadership and timely introduction of the **Medical Debt Relief Act of 2016** in the United States Senate. We wholeheartedly endorse this 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 Senate, 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
Alliance for a Just Society
American Academy of Pain Management
American Autoimmune Related Diseases Association
American Brain Tumor Association
Americans for Financial Reform
Baltimore Neighborhoods, Inc.
Bladder Cancer Advocacy Network
Cancer Support Community
Center for Digital Democracy
C-Change
Children's Cause for Cancer Advocacy
Colon Cancer Alliance
Consumer Federation for America
Consumer Action
Consumers Union
Consumer Watchdog
Cutaneous Lymphoma Foundation
Demos
Families USA
Fight Colorectal Cancer
Florida Institute for Reform & Empowerment
Global Healthy Living Foundation
Huntington's Disease Society of America
Hypertrophic Cardiomyopathy Association
International Myeloma Foundation
Interstitial Cystitis Association
Kidney Cancer Association
Korean Resource Center
Labor Neighbor Research & Training Center
Leading Builders of America
The Leukemia & Lymphoma Society
Lung Cancer Alliance
Lymphoma Research Foundation
Mended Hearts, Inc.
Mended Little Hearts
Mississippi Immigrants Rights Alliance

National Association of Mortgage Brokers
National Alliance on Mental Illness
National Association of Consumer Advocates
National Credit Reporting Association
National Coalition for Cancer Survivorship
National Fair Housing Alliance
National Consumer Law Center (on behalf of its low-income clients)
National Korean American Service & Education Consortium
National Multiple Sclerosis Society
National Organization for Rare Disorders
The National Osteoporosis Foundation
National Patient Advocate Foundation
National Psoriasis Foundation
National Viral Hepatitis Roundtable
Ovarian Cancer Research Fund
Prevent Cancer Foundation
RetireSafe
Sisters Network Inc.
U.S. Pain Foundation
U.S. PIRG
Washington Community Action Network
Woodstock Institute