



April 8, 2025

Rhode Island House Judiciary Committee

Dear Chair Craven and House Judiciary Committee members,

The Leukemia & Lymphoma Society (LLS) is pleased to submit the following testimony to the Rhode Island Senate Commerce Committee for HB 5184, an act to limit wage garnishments and liens.

At LLS, our mission is to cure blood cancer and improve the quality of life of patients and their families. LLS exists to find cures, ensure treatment access, and improve survivorship for blood cancer patients.

The Consumer Protection Financial Bureau (CFPB) in a report¹ published in 2022 determined that one out of every five Americans has medical debt, of which \$88B is currently in collections. In the same report, the CFPB determined that medical debt is the #1 reason for individual bankruptcy and that medical debt is the least predictive indicator of future repayment of all debt.

LLS is leading or collaborating with other patient advocacy groups on medical debt in numerous states nationwide, specifically in other northeast states (MA, ME, VT, CT, NJ, NY & PA). LLS released a poll² that over 90% of U.S. adults agree that elected officials should pass policies that protect people with serious illnesses like cancer from medical debt and harassment from collection agencies.

Medical debt is debt that is not a willing choice, debt accrued with no option to shop for the best price for services, is sometimes made under the duress of the choice of life or death, is widely accepted to have the most mistakes due to lack of notification, billing errors, coding errors, and difficulty in appealing, This is not the kind of debt that should be subject to extraordinary collection actions.

We thank Representative Shallcross Smith for sponsoring this legislation and urge the members of the Committee to pass these bills to protect patients and their families from additional medical debt burden.

Sincerely,
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¹ <https://www.consumerfinance.gov/about-us/newsroom/cfpb-estimates-88-billion-in-medical-bills-on-credit-reports/>

² <https://www.lls.org/news/nearly-1-2-patients-medical-debt-feel-trapped-new-poll-leading-healthcare-orgs-finds>