



To: House Judiciary Committee
From: Karen Malcolm, Protect Our Healthcare Coalition (email: protectrihealth@gmail.com)
Date: April 8, 2025
Re: **SUPPORT H5184** – To protect patients with medical debt

The Protect Our HealthCare Coalition is a group of leading Rhode Island non-profits and consumer groups with a goal to protect, improve, and expand equitable access to quality, person-centered, affordable health care for all. The Coalition **supports House Bill H5184**, which will protect Rhode Islanders with medical debt.

The [Consumer Financial Protection Bureau reports](#) that, on average, Rhode Islanders carry \$1,300 in medical debt, a median of \$513.¹ The [Commonwealth Fund](#) estimates that 5.1% of Rhode Islanders with medical debt are in collections.² People of color [are 68% more likely to have medical debt](#) in collections.

As noted by the [Kaiser Family Foundation](#), despite high rates of health coverage in our population, “medical debt remains a persistent problem due to high deductibles and cost-sharing.”³ For people and families with [limited assets](#), even a relatively small unexpected medical expense can be unaffordable. For people with significant medical needs, medical debt may build up over time.”

Patients with medical debt often choose to delay or avoid care when they need it. And as Kaiser notes, “people with medical debt [report](#) cutting spending on food, clothing, and other household items, spending down savings to pay for medical bills, borrowing money from friends or family members, or taking on additional debts.”⁴

Passage last year of bills in the General Assembly to prohibit medical debt reporting to credit bureaus and the creation of the Rhode Island Medical Debt program to buy and relieve medical debt for qualifying residents was an excellent start towards reducing the financial toxicity that medical debt can add to families with a significant health diagnosis. But more needs to be done. H5184 will eliminate harmful medical debt collection practices, specifically prohibiting liens on people's homes and wage garnishments. These protections will ease some of the burden and financial toxicity patients with medical debt in Rhode Island experience, especially for more critically ill Rhode Islanders.

Healthcare is not a commodity. No person should be driven to bankruptcy, have to forgo life-saving care to eat or to keep a roof over their head, or be forced to beg for dollars with a GoFundMe if they become sick. We urge your support. Thank you.

Protect Our Healthcare Coalition partners include: Economic Progress Institute, RIPIN, Mental Health Association RI, RI Health Center Association, Latino Policy Institute, Central Providence Opportunities: A Health Equity Zone (CPO-HEZ), United Way of Rhode Island, Senior Agenda Coalition RI, RI Medical Society, Planned Parenthood of Southern New England, SEIU Rhode Island Council, American Cancer Society Cancer Action Network, Leukemia/Lymphoma Society, RI Coalition for the Homeless, Rhode Island Working Families Party, Mental Health Recovery Coalition, RI Community Food Bank, RI Psychological Association, Substance Use & Mental Health Leadership Council, Rhode Island Coalition for Children and Families, HousingWorks RI, Rhode Island Organizing Project (RIOP), National Association of Social Workers RI Chapter, The Womxn Project, Advocates for Better Care

¹ https://files.consumerfinance.gov/f/documents/cfpb_medical-debt-burden-in-the-united-states_report_2022-03.pdf

² <https://www.commonwealthfund.org/datacenter/people-medical-debt>

³ <https://www.healthsystemtracker.org/brief/the-burden-of-medical-debt-in-the-united-states/>

⁴ <https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings/>