



Howard M. Dulude
Interim President

April 8, 2025

The Honorable Robert E. Craven, Sr.
Chairman, House Committee on Judiciary
Rhode Island State House
82 Smith Street
Providence, Rhode Island 02903

Re: OPPOSE – H.5184

Dear Chairman Craven:

On behalf of the Hospital Association of Rhode Island (HARI) and our member hospitals, I am writing to respectfully oppose H.5184, which would prohibit the attachment of a debtor's principal residence and the garnishment of wages for medical debt.

Hospitals Rely on Fair and Balanced Mechanisms to Recover the Cost of Care

HARI fully supports protections for patients against aggressive or unfair debt collection practices. Hospitals in Rhode Island already adhere to strict billing and collection guidelines that prioritize transparency, fairness, and support for patients in financial distress. However, H5184 goes far beyond reasonable consumer protections. By eliminating the ability to enforce judgments through wage garnishment or property lien when the debt arises from medical care, the legislation removes any meaningful consequence for nonpayment, even in cases where patients have the ability to pay but choose not to.

Eliminating Enforcement Mechanisms Disincentivizes Payment and Threatens Access

This bill, though well-intentioned, creates an unsustainable precedent: that medical debt is fundamentally unenforceable. Unlike other forms of consumer debt, medical debt would become the only category where enforcement tools are explicitly prohibited—even after all court proceedings and due process have occurred. This effectively signals that paying for healthcare is optional. In turn, this could:

- **Encourage strategic nonpayment** by individuals who are capable of paying but know that no consequences will follow.
- **Undermine hospitals' financial viability**, especially community hospitals already operating on narrow margins.
- **Shift more costs onto other patients and payers**, including insurers and government programs, as hospitals attempt to recover growing uncompensated care losses.

We urge the Committee to consider the broader impact on access to care and hospital sustainability. Without the ability to pursue payment in good faith, our healthcare system absorbs more unreimbursed costs and faces even greater financial pressure.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa P. Tomasso", written in a cursive style.

Lisa P. Tomasso
Senior Vice President

Hospital Association of Rhode Island

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