



Testimony of Matthew Netto, AARP Rhode Island  
**In Support of House Bill 5184**  
House Judiciary Committee  
April 8, 2025

Chairman Craven and members of the House Judiciary Committee:

AARP is a nonpartisan, social mission organization with 38 million members nationwide and nearly 125,000 members here in Rhode Island. We advocate on behalf of issues that impact older adults, and we appreciate the opportunity to offer our support for prohibiting credit reporting, executions, or attachments against a principal residence for judgments based on medical debt as House Bill 5184 from Representative Shallcross Smith intends to do.

There is often an assumption that because Americans age 65 and older are eligible for Medicare, they do not face the same medical debt problems as other age demographics. While Medicare mitigates some of the impacts of medical debt on older Americans, this population is not immune to the serious problem of medical debt. Medicare is very important in providing coverage to seniors, but gaps remain that can result in substantial unforeseen out-of-pocket costs.

A KFF Health Care Debt Survey conducted in June 2022 found that 22% of American adults 65 and over had medical debt.<sup>1</sup> According to an AARP analysis of 2022 Survey of Income and Program Participation (SIPP) data, more than 2.5 million adults ages 50 and older had medical debt under \$500 that were sent to collection and ultimately reported on consumer credit reports.

Medical debt is unique due to its unpredictable nature, which is exacerbated by medical billing errors and the complexities of insurance coverage and reimbursement. Older Americans frequently find themselves subject to aggressive and deceptive collection strategies that take an emotional toll. Studies have found medical debt is also not a good predictor of someone's creditworthiness, and yet it impacts their ability to access housing, employment, and credit. All of this leads to medical debt negatively affecting vulnerable populations and older Americans who have difficulty recovering financially.

We appreciate this legislation's commitment to ensuring that older Rhode Islanders can focus on recovering from illness and injury rather than worrying about threats from debt collectors that a delinquent medical debt will negatively affect their credit score and impact their financial security.

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<sup>1</sup> Lopes, Lunna, et al., "Health Care Debt in the U.S.: The Broad Consequences of Medical and Dental Bills - Main Findings – 9957," KFF, June 16, 2022, [www.kff.org/report-section/kff-health-care-debt-survey-main-findings/](https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings/)



AARP Rhode Island supports House Bill 5184 and asks you to recommend passage. Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads "Matt Netto". The signature is written in a cursive, flowing style.

Matt Netto  
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