

Roberta DiMezza

From: Sandra Darling <sandradarling47@gmail.com>
Sent: Tuesday, April 8, 2025 12:05 PM
To: House Judiciary Committee; Sen. Lauria, Pamela J.; june.speakman@gmail.com
Subject: House Bill No. 5184

Follow Up Flag: Follow up
Flag Status: Completed

Chairman Craven and members of the House Judiciary Committee:

I write to you today in **SUPPORT** of HB #5184.

This bill prohibits credit reporting, executions and attachments against a principal residence for judgements based on medical debt. Also, it defines medical debt as an amount for the receipt of medical services, products or devices.

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. Older adults are 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.

This legislation will go a long way to eliminate the emotional trauma caused by medical debt and allow affected Rhode Islanders of all ages to concentrate on recovering from their illness or surgery.

Therefore, I urge your support on passage of HB #5184.

*Sandra Darling, AARP Volunteer Advocate and Retired RN
7 Fort Hill Rd
Bristol, RI 02809
904-860-1566*