

The Honorable Jeff Merkley  
313 Hart Senate Office Building  
Washington, DC 20510

February 24, 2016

Dear Senator Merkley,

The undersigned organizations write to thank you for your leadership and timely introduction of the **Medical Debt Relief Act of 2016** in the United States Senate. We wholeheartedly endorse this legislation which would provide much needed protection for patients and consumers struggling with medical debt.

As you well know, medical debt is a widespread and growing problem in our country affecting all patient populations regardless of age, insurance status or ethnicity. A recent report based on data from the National Health Information Survey demonstrated the prevalence and impact of this issue—their data showed that more than one in five Americans under age 65 were in families that were having problems paying medical bills. While our organizations serve the interests of individuals from all backgrounds and income levels, patients and consumers with low to middle range household incomes often fall into medical debt as a result of an unexpected diagnosis or ongoing treatment. Medical debt is both unpredictable and involuntary, and in numerous cases, the consequence of this financial hardship caused by the overwhelming burden of medical debt has been the loss of employment or a home for many patients and consumers.

**This vital legislation recognizes and seeks to address the involuntary nature of medical debt for the millions of patients and families it impacts each year, as well as the concern that medical debt is incurred by the patient in the most of trying of times through no fault of their own and is not predictive of a patients or consumer’s future creditworthiness. This is critically important to patients, who deserve to focus on their treatment and recovery, rather than the financial hardship caused by their illness.**

The collective advocacy efforts of our organizations are informed and influenced by the experience of our respective constituencies of patients and consumers who often face severe illnesses and, unfortunately, as a result struggle to afford the treatment they need. What is more, the negative impact of settled medical debts remaining on credit reports often yields additional hardships beyond medical treatment, including difficulty securing such necessities as lines of credit, car loans, and access to housing. The provisions in your bill will go a long way towards relieving one of the most significant burdens that patients and families face when seeking medical care for an unforeseen illness, and we applaud your efforts to ensure that patients and their families are not unfairly penalized when such difficult situations arise.

We thank you for your leadership in advancing these important tenets in the United States Senate, and for your continued work on behalf of patients and consumers who face financial hardship due to medical debt.

Sincerely,

The AIDS Institute  
The ALS Association  
Alliance for a Just Society  
American Academy of Pain Management  
American Autoimmune Related Diseases Association  
American Brain Tumor Association  
Americans for Financial Reform  
Baltimore Neighborhoods, Inc.  
Bladder Cancer Advocacy Network  
Cancer Support Community  
Center for Digital Democracy  
C-Change  
Children's Cause for Cancer Advocacy  
Colon Cancer Alliance  
Consumer Federation for America  
Consumer Action  
Consumers Union  
Consumer Watchdog  
Cutaneous Lymphoma Foundation  
Demos  
Families USA  
Fight Colorectal Cancer  
Florida Institute for Reform & Empowerment  
Global Healthy Living Foundation  
Huntington's Disease Society of America  
Hypertrophic Cardiomyopathy Association  
International Myeloma Foundation  
Interstitial Cystitis Association  
Kidney Cancer Association  
Korean Resource Center  
Labor Neighbor Research & Training Center  
Leading Builders of America  
The Leukemia & Lymphoma Society  
Lung Cancer Alliance  
Lymphoma Research Foundation  
Mended Hearts, Inc.  
Mended Little Hearts  
Mississippi Immigrants Rights Alliance

National Association of Mortgage Brokers  
National Alliance on Mental Illness  
National Association of Consumer Advocates  
National Credit Reporting Association  
National Coalition for Cancer Survivorship  
National Fair Housing Alliance  
National Consumer Law Center (on behalf of its low-income clients)  
National Korean American Service & Education Consortium  
National Multiple Sclerosis Society  
National Organization for Rare Disorders  
The National Osteoporosis Foundation  
National Patient Advocate Foundation  
National Psoriasis Foundation  
National Viral Hepatitis Roundtable  
Ovarian Cancer Research Fund  
Prevent Cancer Foundation  
RetireSafe  
Sisters Network Inc.  
U.S. Pain Foundation  
U.S. PIRG  
Washington Community Action Network  
Woodstock Institute